



April 27, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness

## LIFE INSURANCE

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### AIG

- **Underwriting Sweet Spots**  
Whether it is the rated case advantage, custom durations or term conversion options, get familiar with all of the benefits of Select-a-Term. Want to know where it looks the best? This [Underwriting Sweet Spots flyer](#) will show you everything you need to know about AIG's flagship term product.
- **Non-Permanent Chronic Illness Claim: Here's how it works**  
When the unforeseen chronic illness does occur, AIG makes life simple with their chronic illness rider - Accelerated Access Solution (AAS):
  - No need for Chronic Illness to be Permanent
  - Premiums are waived during illness while AAS benefits are paid
  - As your client comes OFF claim, they can be completely certain there are no "gotchas" and no "catch-up" premiums.
  - [Learn more.](#)
- **Did you know you can add the AAS Chronic Illness rider to your term conversions?**  
By adding the [Accelerated Access Solution rider](#), you can help your clients access their income tax-free life insurance benefits if they are diagnosed with a chronic illness.

#### ***What are the odds of actually having a chronic illness?***

About 60% of Americans live with at least one chronic illness. With the AAS rider, should an eligible chronic illness occur clients can be paid monthly benefits until the illness improves, or the AAS benefit is exhausted. This is a great option for consumers who understand the value and security of combining death benefit and chronic illness protection into one.

### John Hancock

- **The benefits of a John Hancock Vitality life insurance policy** – [Share the consumer video!](#)
- **Advanced Markets News**  
[Read the April 2021 issue](#), including:
  - All about taxes
  - Grantor retained annuity trusts (GRATs)
  - To gift or not to gift — what are the options?
  - Important court rulings and legislative updates

## Legal & General America

- **New term pricing**  
LGA's new rates – effective April 5<sup>th</sup> - include a mix of decreases and increases. Changes to rates range across all term durations (10 - 40 years), with targeted improvements to the Preferred classes. Check out their [updated term webpage](#) to find administrative guidelines, product specifications, marketing materials and more.
- **Digital Platform Enhancements**  
LGA recently rolled out several new capabilities within their digital application platform, making the way you do business with them easier, faster and better.
  - **Offer, Pay & Issue Updates**
    - Changes to methodology, including agency preferences
    - Revised approach puts you in control of how you're closing the deal with the customer
    - Instead of releasing policy, you're releasing the offer
    - [Training Materials](#)
    - [Listen to a webinar training](#)
    - [Read the FAQs](#)
  - **Amend Application**
    - An improved way for you and your customers to revise an application in an easy and seamless way
    - Any and all changes during the underwriting process are reviewed and application re-signed once underwriting is completed.
  - **Waiver of Premium**
    - Waiver of Premium will now be included within the digital application platform.

## Lincoln Financial

- **Tax-advantaged assets for business owners**  
On March 31, 2021, the President announced a set of tax proposals pointing to potentially higher U.S. corporate taxes, which can make business-owned life insurance more attractive.  
  
Be prepared to address what President Biden's proposals mean to your business owner clients and the specific life insurance strategies that can help them avoid a huge tax increase. [Read the article.](#)

## Mutual/United of Omaha

- **Express Newsletter**  
[Read the April 7<sup>th</sup> issue](#), including:
  - Use a Dual Security Plan to help LLCs with their Business Planning
  - A Real Life Case: Winning a Protection-Focused IUL Sale
  - Consider IUL Express as an option for clients over age 50
- **Express Newsletter**  
[Read the April 14<sup>th</sup> issue](#), including:
  - Who is the IUL Express client?
  - Help provide your IUL clients with comfort using the GRO Rider

## Pacific Life

- **New rates for PL Promise Term** – [Get details.](#)
- **Where Will You Find Your Next Client?**  
Build your professional network to help build your life insurance business. A large majority of new clients of life insurance producers are found via referrals from strategic alliances such as CPAs, business or estate planning attorneys, property and casualty agents, etc. Check out [Building and Nurturing Strategic Alliances with Professional Advisors](#) to get started.

- **Mining for Conversion Opportunities**

When choosing a term life insurance carrier for clients, consider the conversion benefits of [PL Promise Conversion UL](#)—including the ability to mine in-force policy data to identify clients nearing the end of their conversion period through Producer Bay for easier policy review and cross-sell opportunities.

## Protective Life

- **What sets Protective's IUL apart?**

Need to know what sets Protective Indexed Choice UL apart before recommending this solution to your clients? It offers:

- Reliable guaranteed death benefit that's there when it's needed most.
- Realistic cash value projection that clients can feel confident about.
- A responsible design that aligns with key AG-49A regulations.
- A track record of resiliency, with more than 100 years of company growth.

[Visit the website](#) to learn more about how Protective IUL could be a standout choice for your clients.

- **Protective Lifetime Assurance UL**

[Discover](#) how the strength of Protective's promise and their solid GUL can support your clients' protection needs.

## Prudential Financial

- **Life Essentials Newsletter**

[Read the April 5<sup>th</sup> issue](#), including:

- The illustration system is changing on 4/19 to reflect the new \$7702 tax limits
- Founders Plus to Offer Goldman Sachs Voyager Index Account

## Securian Financial

- **Help your clients create a tax efficient legacy**

Qualified plans are a good way to accumulate money for retirement — but not so efficient for passing wealth to the next generation. Learn how to help your clients create a tax efficient legacy using life insurance as a financial tool. [Start now with this fully interactive financial professional guide.](#)

- **Life Lines Newsletter**

[Read the April 2021 issue](#), including:

- All the tax guidelines you need in one spot
- How to look forward to taxes
- Using tax-advantaged dollars for long-term care

## ANNUITIES

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[Click here](#) to see the **Best of Multi Year Guarantees** by carrier.

## AIG

- **Annuity Connections Newsletter**

[Read the April 2021 issue](#), including:

- Show New York clients how they can guarantee lifetime income and enjoy the benefits of an index annuity with our client-use income calculator
- See how the Max Income option on the Lifetime Income Choice rider with the Power Series of Index Annuities compares to other level income riders
- Client brochure to help them assess their retirement readiness

## Genworth Financial

- **In-Force Rate Action announcements:**

- [Maryland](#): Privileged Choice and Classic Select with FBO
- [Maryland](#): Privileged Choice Flex
- [Maryland](#): PCS I, PCS II with LSPO
- [Washington DC](#): Privileged Choice and Classic Select with Flexible Benefit Option & 1% Benefit Increase Option
- [Kentucky](#): PCS I
- [South Dakota](#): Privileged Choice and Classic Select with Flexible Benefit Option & 1% Benefit Increase Option

## Mutual of Omaha

- **Preparing for the Health Interview**

Preparing clients for the underwriting process can go a long way toward ensuring their applications get issued. [Use this handy leave-behind flyer](#) to walk your clients through the next steps in the underwriting process and help them prepare for the health interview.

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## DISABILITY & CRITICAL ILLNESS

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## Mutual / United of Omaha

- **Mutual Income Solutions**

There can be a lot to cover when discussing Mutual's new disability income insurance policy - Mutual Income Solutions. By using this [consumer facing highlight sheet](#), you'll be able to start the conversation with your clients about how this important insurance policy can help replace a portion of their income if they're sick, injured or unable to work.

- **Cancer Insurance**

Receiving a cancer diagnosis can be devastating, but the odds of surviving may be higher than you think. Survival rates for many of the common types of cancer, continue to increase.

Mutual of Omaha's Cancer Insurance gives your clients money to pay for things most health insurance does not cover including:

- Replacing lost income
- High deductibles
- Paying for groceries and bills

Plus, the coverage pays a lump-sum benefit. [See more about the odds of surviving a cancer diagnosis.](#)