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August 17, 2021

Industry Articles

Genworth Hopes to Return to Long-Term Care Market Next Year

CEO Tom McInerney says that the company is much stronger now, and that it would team up with other, highly rated companies. [Read the article.](#)

American-Amicable

Senior Choice - Whole Life Insurance for ages 50 through 85

- Download the [agent guide](#).
- Download the [client brochure](#).
- Learn about the [Grandchild Rider](#).
- Print the [Prearrangement Instructions](#).

American General

Agile Underwriting+ is not just yes or no

Some answers are straightforward...yes or no, black or white, thumbs up or thumbs down. AIG's Agile Underwriting + (AU+) is much more. With AU+, you get the benefit of a fast "yes" decision and the advantage of a quick turn to full underwriting if AIG need to gather more information.

With few exceptions such as Foreign Nationals, applications that meet the age and face amount parameters will start with the AU+ process and go through tele-interview. However, if necessary, they will automatically pivot your client to full underwriting to complete the necessary medical requirements for a decision to be rendered. [Learn more.](#)

The "I" in IUL

From beginning to end, [learn how IUL index interest crediting helps your client share in upside potential with none of the down.](#)

You inherited an IRA...now what?

Learn how life insurance could help clients maximize their options as a beneficiary by discussing a unique life insurance idea that could help protect their inheritance in this [compelling video](#).

The NEW "4% Rule"

We've all heard of "The 4% Rule" in financial planning... But have you seen its new successor, "The Rule of 25?" [Watch this quick video](#) and start using The Rule of 25 to easily assist your clients in planning their ideal savings for retirement, including life insurance.

Like what you see? Take it to the next level and meet the Rule of 25's offshoot for the financially accomplished in the [Pyramid of Philanthropy video](#).

Email notifications for commission statements

Users who subscribe to the notifications on Connex will receive an email whenever a new commission statement is posted according to their schedule. [Read the bulletin](#).

Show clients how much guaranteed retirement income they can count on

[Assured Edge Income Achiever](#) and [Assured Edge Income Builder – NY](#) fixed annuities automatically include a guaranteed lifetime withdrawal benefit and offer guaranteed growth each year until lifetime income is activated. Use AIG's income placemats to show clients how much their future income can be for when they need it most.

In the Know Newsletter

[Read the August 5th issue](#), including:

- Email notifications for Commission Statements
- Term Conversions: Important reminder on addresses for checks
- Interest crediting rate adjustments

Assurity

Critical Illness Insurance explained in 1 minute

Did you know critical illness insurance was the most commonly sold voluntary product in 2020?

The demand no doubt exists – especially as rising deductibles and healthcare costs are leaving many Americans who face cancer, heart disease and other serious illnesses with thousands of dollars of debt.

This enrollment season, share the need for coverage with [Assurity's employee-facing video](#). It quickly explains how a Group CI policy can help provide peace of mind in difficult times.

To learn more about Group Critical Illness Insurance from Assurity, [visit their product page](#).

New multi-factor authentication (MFA) login process for AssureLINK – [Get details](#).

Exceptional Risk Advisors

Top 5 Contractual Disability Obligations That Can Crush Ultra-Successful Clients – [Read the article](#).

John Hancock

URGENT changes to applications with LTC rider in Washington state – [Read the bulletin](#).

Advanced Markets News – [Read the July 2021 issue](#).

Legal & General America (Banner and William Penn)

Introducing a new product policy form for OPTerm

Coming in early September, LGA is implementing a new product policy form for their OPTerm products which will help them continue to provide the highly competitive pricing and strong customer value for which LGA has long been known. They're also making OPTerm 35 and 40 available for William Penn.

What do you need to know?

- The new product policy form will have a new form number and will replace the current product policy form.
- Applications received prior to the effective date will be issued on the current product policy form. Applications received on or after the effective date will be issued on the new product policy form.
- There will be a one-time, automatic reduction in the death benefit at the end of the level period.
- Premium will increase for most customers.
- All other product features and riders will remain unchanged.

Lincoln Financial

Lincoln Leader for Life Newsletter

[Read the August 2nd issue](#), including: *(please note: UUI does not offer variable products)*

- New York Life Insurance Product Update – August 13, 2021 Submission Deadline
- Updates to EFT Authorization Requirements
- Enhancements to the Online Registration Experience on LincolnFinancial.com
- Extension of Maturity Offer Expanding to Include Variable Universal Life Products
- Digital Billing and Payment for Term Life Policyholders

Fixed Annuity Lincoln Leader – [Read the July 2021 issue.](#)

Fixed Annuities resources

[Visit Lincoln's Annuity Sales Center](#) for digital resources for running quotes, rates, product brochures, sales ideas, videos etc. (no password needed)

Mutual / United of Omaha

Express Newsletter

[Read the July 28th issue](#), including:

- IUL Express client-approved video
- Advanced Markets: Overcoming LTCi Objections
- LTC New Business Rate Refresh and Benefit Changes
- Selling Income Solutions to Attorneys
- How does Disability Insurance protect mortgages?
- Critical Advantage products can help supplement other insurance policies
- Is Cancer Insurance worth purchasing?

Express Newsletter

[Read the August 4th issue](#), including:

- Important update regarding IUL policies with the LTC rider in the state of Washington
- Close the sale faster with Automated Underwriting
- LTC Condition-Related Marketing: Sleep Apnea
- Understanding LTC Elimination Periods
- DI Fact Finding with your client made easy
- What you need to know before you submit a DI application

OneAmerica

Temporary Asset Care product changes for Washington state – [Read the bulletin.](#)

Care Solutions News

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

- Leading Tomorrow with OneAmerica: Are you a person of influence?
- Start the LTC conversation and make connections with our interactive site

Pacific Life - Lynchburg

PL Promise Term - now with accelerated underwriting

When choosing a term life insurance product, price can be important. And, PL Promise Term is a competitively priced term product that is specifically designed to serve the death benefit protection needs of the broad market consumer (household incomes of \$50K to \$250K); including:

- Target pricing to keep rates in top 3 in many cells
- Low \$50K minimum coverage amount
- Includes 25-year duration option
- Attractive conversion UL product

But, price isn't the only thing that matters

Pacific Life's new [PL Swift Sailing accelerated underwriting](#) uses digital tools and a touch-free process to improve customer experience.

- Up to \$2 million in life insurance coverage
- Available for clients 18-60
- Standard or better rate classes (no nicotine and nicotine use)
- No medical exam, blood draw, bodily fluids or attending physician statement (APS)
- Improved decision time and status updates
- Increased transparency for applicants who don't qualify

No Needles - No Fluids - No EKGs - No Kidding! [Learn more!](#)

Protective Life

Know What Matters Newsletter

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

- Protective Indexed Choice UL and ExtendCare product changes
- Minimizing hassle and saving paper by shifting in-force correspondence for agents online
- New enhancements to Protective Velocity
- Updates to three existing forms
- Operational changes to backdating rules
- Change to Adobe e-signature email address

Prudential Financial

Life Essentials Newsletter

[Read the July 26th issue](#), including:

- Help small business owners keep valuable employees
- Webinar: The Women's Market and Your Business
- Multiple enhancements to our eDelivery process
- New Medical Rx Check Requirement and Medical Records Requirement update

Life Essentials Newsletter

[Read the August 2nd issue](#), including:

- Cutting-Edge Tools to Help You Manage Life Insurance Policies at Prudential
- August 12th Webinar: The Women's Market and Your Business
- New Premium Deposit Account Agreement – Effective August 16, 2021
- Revised Survivorship Agent's Report – Effective August 16, 2021
- Prudential Xpress Worksheet Simplifies Life

Securian Financial

Applicants ages 16-74 now qualify for build credits – and more

Securian Financial's Guideline Enhancement Program continues to deliver enhancements that result in more consistent and better underwriting offers than ever before.

With their recent update, clients with a substandard build are eligible for more competitive underwriting offers than ever before. Here's what you need to know:

- Build credit eligibility has expanded and now includes ages 16-74
- Credits can result in a full rate class upgrade
- Use of medication to control other risk factors doesn't eliminate applicants from qualifying

They also consider rate class upgrades for applicants whose build is standard or better.

To learn more, check out this [Mortality Credits flyer](#).

Administrative change to SecureCare UL sales in Washington state

In response to new long-term care legislation in the state of Washington, effective August 6, 2021, Symetra is suspending sales of their SecureCare Universal Life (UL) product to residents of Washington state.

Here's what you need to know:

- Applications received by end of business day August 6, 2021, will be processed as normal.
- All currently pending SecureCare applications will be processed as normal.
- Any new applications received from residents of the state of Washington after August 6, 2021, will not be accepted. No exceptions will be made.

Symetra anticipates resuming sales of SecureCare to residents of Washington state in November 2021.

Symetra

Sales Flash Newsletter

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

- Updates to underwriting guidelines
- New ad campaign: Your teammate for Life Insurance
- Sales material review

AI Strategies

Symetra's industry-first Allocation Index (AI) Strategies are designed to help clients achieve or exceed their illustrated performance.

Did you know...

- There were over 50 cap changes to indexed universal life (IUL) products in 2020?
- Market volatility tends to lead to increased option costs?
- Clients can have both growth opportunity and volatility control?

[Get the highlights of Symetra's AI Strategies.](#)

Transamerica

Good News! Removing COVID age restrictions

At the onset of the pandemic, Transamerica put a temporary hold on accepting applications for clients over age 75 for any life insurance product. While COVID-19 is far from over, we are now removing this guideline for Transamerica Financial Foundation IUL (FFIUL), Trendsetter Super Series, Trendsetter LB, and Transamerica Lifetime. Effective immediately, all life products are now available for insureds over age 75 with maximum table rating of Table B. Risks assessed over Table B will be declined.

Trendsetter Super Series, Trendsetter LB can be issued up to age 80, FFIUL up to age 85, and Transamerica Lifetime up to age 80 (Note: term length, risk class, and face amount rules apply).

Keep in mind, underwriting for individuals 70 or above who've been diagnosed with COVID-19 should be postponed for six months from date of recovery. Individuals who have had COVID-19 in the past six months may not qualify for coverage.

[Visit their dedicated updates page](#) to stay on top of their latest announcements.