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August 3, 2021

Industry Articles

5 Ways to Use Social Security's New Statements to Help Your Clients

A new graphic illustrates the effects of claiming at nine different ages. [Read the article.](#)

Claiming Social Security: Too Many Think It's 'as Simple as Flipping a Switch'

Half of respondents with a financial professional said they didn't discuss Social Security, and two thirds said they'd...[Read more.](#)

American General

Non-medical underwriting process has evolved

AIG's non-medical underwriting process is evolving and has a new name to better meet your needs. Introducing [Agile Underwriting+](#) (AU+), their streamlined underwriting process.

The Save Age option: birthdays and back-dating for a better premium – [Get tips and best practices.](#)

Life Insurance - cheaper than a cup of coffee

AIG's Select-a-Term consumer-approved sales idea shows how attainable protection goals can be and how life insurance is cheaper than a cup of coffee.

Wake your clients up to 18 term durations and the full convertibility of Select-a-Term.

Show them how to help protect their family, pay off a mortgage or ensure college savings. [Use this client flyer.](#)

Help your clients look forward to their retirement future with confidence

Having conversations with your clients about Index Universal Life insurance (IUL) can be hard. It can be confusing and even a bit intimidating for your clients.

AIG's interactive consumer tool - [Life with Confidence](#) - can help simplify the conversation. You can use it with your clients to explain IUL in an easy-to-follow and engaging format, so they can learn at their own pace.

Show your clients how adding IUL to a portfolio can provide an important hedge against volatility, death benefit protection and even supplement retirement income.

Life with Confidence gives YOU confidence too!

- Consumer approved content explained in everyday terms - great for virtual meetings
- Offers modern solutions to common challenges
- Eases concerns about market volatility
- Simple, interactive charts and examples
- Use on any internet-enabled device - no login or password required

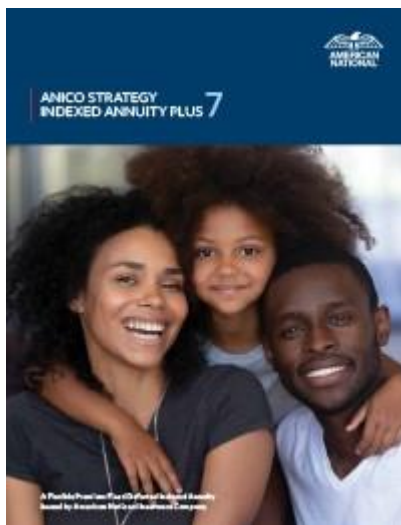
American National

Signature Protection IUL

It provides customizable death benefit protection, while also building wealth safely in an account that's tied to the growth of the financial markets and protected from the downturns. [Read the brochure.](#)

Updates to ASIA PLUS

ANICO Strategy PLUS 7 & 10 now offers upside interest potential through seven different index crediting options, providing your clients with options that work best in achieving their financial goals.



[ASIA PLUS 7 Brochure](#)



[ASIA PLUS 10 Brochure](#)

Assurity

Quoter: Term Life with Return of Premium

Term Life with Return of Premium is a powerful solution most don't offer – and now it's easier than ever to sell.

Assurity's new and improved online quoter lets you quickly run quotes with the rider and share with prospects. Send a link to the quoter or complete it with your client on mobile or desktop – it's a great fit for:

- Millennials searching for their first insurance coverage
- People who want to supplement their existing life insurance
- Anyone who wants coverage with money back if they don't use it

Plus, you can email the quote to both you and the client to continue the conversation later.

[Try the quoter now.](#)

Enhanced E-signature process for disability insurance activation requirements

Century+ Disability Income Insurance policies without a prior checking/savings account withdrawal authorization (PAC Form) or initial premium draft can qualify for eRequirements. The PAC form can now be completed as a part of our eRequirements process. [Learn more.](#)

Genworth Financial

In-Force Rate Action announcements:

- [Alabama Group Trust Certificates](#): Pre-PCS (Delaware Certificates)
- [California Partnership](#): Choice 1, Choice 1 Reprice AARP, Choice 1 Unbundled AARP
- [Colorado](#): Privileged Choice Flex
- [Indiana](#): Privileged Choice and Classic Select
- [Indiana](#): PCS I, PCS II and Choice 1
- [Massachusetts](#): My Future, My Plan
- [Utah AARP](#): Privileged Choice and Classic Select with Flexible Benefit Option & 1% Benefit Increase Option

My Future, My Plan - [New policy for reducing the Benefit Increase Option](#).

John Hancock

Quarterly Spotlight Roundup

[Read the 2nd Quarter updates](#), including:

- Enhanced indexed accounts deliver significant value
- "Hancock Talks" podcast
- John Hancock Vitality members can earn points for COVID-19 vaccination
- A quick client-approved John Hancock Vitality video
- Introducing interactive field underwriting guide

Legal & General America (Banner and William Penn)

LGA remains committed to providing great products and friendly service to New York!

[Click here](#) to see just a few of the reasons to submit your next case with LGA.

COVID-19 Updates

[Read the bulletin](#) to read about:

- Temporary Underwriting Guidelines are being cancelled
- New Age and Risk Profile Postponement Parameters
- Reconsideration Process

Lincoln Financial

IMPORTANT NEW YORK UPDATE

Lincoln will be suspending sales of Term insurance and IUL in NY only. MoneyGuard will still be available. Please refer to the Lincoln Life Leader below for more details as well as other important announcements.

Lincoln Leader for Life Newsletter

[Read the July 12th issue](#), including:

- Now Available – Lincoln MoneyGuard pricing improvements
- New York Life Insurance product update
- Enhancements to the online registration experience on LincolnFinancial.com
- Updates to EFT Authorization requirements
- Post Level Term rated reduction update
- Digital billing and payment for Term Life policyholders

Mutual / United of Omaha

LTC new business rate refresh and benefit changes for additional states – *effective August 1st*

[Get details](#).

Express Newsletter

[Read the July 21st issue](#), including:

- Who is the IUL Express client?
- Why Choose Mutual of Omaha for Medicare solutions?
- New Med Supp rates for Alaska, Alabama, Missouri, Michigan, and Wisconsin
- LTC New Business rate refresh and benefit changes for additional states
- LTC case monitoring update
- Help your self-employed clients understand the importance of DI
- DI market profile for Architects
- Tips, tools, and tricks for Critical Illness sales
- The benefit of a Critical Illness policy

Pacific Life - Lynchburg

Updated information related to Washington LTC Payroll Tax – [Read the bulletin.](#)

PL Promise Term

PL Promise Term is Pacific Life's product specifically designed to serve the death benefit protection needs of the broad market consumer (household incomes of \$50K to \$250K). [See the Facts At-A-Glance.](#)

A better underwriting journey for more of your clients

From substandard to preferred best, Pacific Life set its' sails to help keep your business moving swiftly and smoothly ahead. [See the two ways to sail.](#)

Principal

Open doors with complimentary business planning services

Business owners have ranked business protection as their highest priority since 2010*. When planning for the future, they face a triple threat when it comes to disability. They need to consider personal income protection as well as business continuation and succession planning needs.

Principal offers complimentary informal business valuations and buy-sell reviews from their own CPAs and attorneys to help shed light on these potential business protection opportunities. The valuations and reviews are a great way to start conversations with business owners and provide valuable information about their business. [Learn more.](#) Discover [5 questions](#) to help start the business continuation conversation.

What's needed for these services:

- [Business planning services fact finder](#) (submission instructions included)
- Copy of any current buy-sell agreement and any amendments (if applicable)
- Copies of financial statements (balance sheets, income statements, or company tax returns) from the most recent three full tax years
- Detailed list of all disability and/or life insurance policies

Protective Life

Need consistent options in a time of disruption?

Tired of being burned by all the disruption in the industry? Instead, work with a carrier that has a proven track record of consistency. Protective is a great company you can trust — and now offers lower premiums on Indexed Choice UL, and the ExtendCare Rider. Make this solid combination your go-to recommendation when your clients are looking for:

- Supplemental protection w/ chronic illness coverage.
- The potential to build and access realistic cash value.
- Guaranteed death benefit protection.
- The flexibility to adjust premiums when life happens.

Visit [Protectives website](#) to learn more about how their IUL and chronic illness rider can be a reliable option for your clients.

Prudential Financial

How to keep valuable employees using life insurance

Help small business owner clients protect their business and keep their MVPs. Talk to them about Executive Compensation arrangements using life insurance.

Use the [Executive Bonus Arrangements Consumer Flyer](#) to help you. And use the [July Playbook Pointers](#) for conversation starters and pointers for businesses in all stages.

PruFast Track

Beginning July 19th, all PruFast Track eligible business must be submitted via Prudential Xpress QuickForm worksheet or Drop Ticket. [See the FAQ's.](#)

Securian Financial

Six opportunities for improved underwriting decisions!

When you work with Securian Financial, you don't have to worry about meeting a deadline for competitive underwriting. Their [mortality credits program](#) always offers your clients better-than-published underwriting decisions — in six key areas:

- Build
- Tobacco
- Non-combustible tobacco
- Driving history
- Cholesterol
- Family history impact

Life Lines Newsletter

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

- Writing an application: Convenience for you and your clients
- Less evasive and contact-free underwriting
- A signed, sealed and delivered policy in 7 days
- Text message notifications now expanding to exams (Life only)

Transamerica

Big news for bigger cases

Transamerica has increased their automatic issue limits to make it easier to place your large domestic and international cases with them.

The new automatic issue limits are:

- Domestic: Up to \$35,000,000
- A Countries: Up to \$25,000,000
- B Countries: Up to \$20,000,000
- C Countries: Up to \$7,000,000



[See the flyer detailing all the new limits.](#)