



All the carriers. All the service. All the expertise.



August 31, 2021

Industry Articles

Gen X Consumers Might Be Good Annuity Prospects

Consumers born from 1964 through 1980 like the idea of retirement savings principal protection. [Read the article.](#)

Talk About Disability Insurance Now

Virgil Miller, a top Aflac executive, says later is too late: A quarter of 20-year-olds will face a disability by 67. [Read the article.](#)

American General

Select-a-Term

- ***Getting to the heart of what you're looking for***
Looking something specific or need suggestions? AIG has just what you are looking for. 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 they look the best? Their [Underwriting Sweet Spots flyer](#) will show you everything you need to know about AIG's flagship term product.
- ***Climbing the ladder of success***
Help your clients buy life insurance the smart way. With Select-a-Term Life Insurance, clients can customize their coverage by purchasing only the exact amount they need for the period of time they need it for. Not only does Select-a-Term allow you to customize your clients' coverage, you can also help them save money on premium by laddering their policies.
What is laddering? Laddering means buying multiple smaller policies to fit specific coverage needs rather than having to purchase one large policy. [Learn more.](#)

Potentially lower premium payments on IUL

What if your client could help their beneficiaries manage ongoing expenses while they also help themselves with potentially lower premium payments? See how with the [Select Income Rider on Value+ Protector II](#).

Select Income Rider offers flexibility:

- No cost rider
- Choose your amount (10% - 100% of the life insurance benefit)
- Choose your payment duration; 10, 20, or 30 years

Tax prognostications: Is the wealth transfer tax tsunami coming?

Three tax changes that the Biden Administration would like to implement have the potential to create a Wealth Transfer Tax Tsunami. Dive into what these three potential tax proposals are and the opportunities these changes could bring to the life insurance industry.

Access the [on-demand video](#) and a [copy of the presentation with “speaker notes”](#) that you can digest at your own pace. Learn how to help your clients maintain their legacies and potentially reduce the impact of tax increases

AG News

[Read the August 19th issue](#), including:

- Let the LIAM prep begin!
- Looking to be more social?
- Expedited decisions with AU+
- Savings for value seekers

Annuity Connections Newsletter

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

- Digital hub to help you build a more digitally savvy practice
- Fixed income (Alternative) Toolkit
- Help maximize client income early in retirement
- Generate lifetime income that's consistent
- Take the guesswork out of retirement income

American National

Return to pre-COVID19 Underwriting Guidelines

As of 7/1 American National discontinued most temporary COVID-19 underwriting guidelines. This will mean more opportunities for preferred plus and preferred ratings.

Post COVID-19 updates that will remain in place:

- Will still only consider ages 80+ up to Table 4 with proof of vaccination.
- Will still only consider ages 60–79 greater than Table 4 with proof of vaccination.
- Will review foreign travel on an individual consideration basis. In general travel to CDC level 3 and 4 countries will be postponed (may not be applicable in states where there are regulations on underwriting foreign travel).
- For more information, please see the [Underwriting Guidelines Brochure](#).

Merger

American National Group, Inc. and Brookfield Asset Management Reinsurance Partners Ltd.

- Read the [press release](#).
- Read the [letter from American National](#).
- Read the [letter from Brookfield](#).
- Get [FAQ's](#).

Bestow

Targeting new home-owners – [Download the consumer flyer](#).

Social Media marketing – [Download the pieces](#).

Genworth Financial

In-Force Rate Action announcements:

- [Alaska](#): My Future, My Plan
- [Illinois](#): PCS II and Choice 1 with Lifetime Stable Premium Option
- [North Carolina](#): Privileged Choice Flex
- [New Mexico](#): Privileged Choice and Classic Select with Stable Premium Option & 1% Benefit Increase Option
- [New Mexico](#): Privileged Choice Flex

- [New Mexico](#): Pre-PCS, PCS and PCS II / Choice 1 with Lifetime Stable Premium Option

Revised In-Force Rate Action announcement:

- [California Partnership \(CAP\)](#): Choice 1, Choice 1 Reprice AARP, Choice 1 Unbundled AARP

Integrity Life

Turn retirement plans into retirement freedom

Help clients think about retirement – differently. Emphasize features less. And benefits more. Share new content that turns the conversation from retirement planning ... to retirement freedom.

- Watch the [Retirement Freedom video](#)
- Download the [Retirement Freedom brochure](#)

Pandemic impacts retirement mindset

82% of Americans say their retirement plan was negatively impacted by the pandemic. But they also say having a plan has a positive impact. You can help by sharing the easy-to-use retirement planning resources – worksheets, videos, calculator and more – all available at [one easy-to-access web page](#).

John Hancock

Spotlight News

[Read the August 16th issue](#), including:

- Digital Enhancements podcast: Shave up to 20 days from submission to policy issue!
- Overview of John Hancock's life insurance riders
- Now is the time to consider John Hancock's VUL portfolio
- The newly enhanced Accumulation IUL offers unmatched income potential
- Protection IUL '21 is now approved in California.

Lincoln Financial

Washington update

The Washington CARES Act "opt-out" deadline has created a very fluid situation with carriers in the state of Washington. CURRENTLY, Lincoln's MoneyGuard guidelines in Washington for both of their products are below. As the situation is fluid and subject to change, They recommend getting the applications in first and foremost via e-app, and utilizing e-interview on all cases to help expedite the underwriting process.

Current WA Guidelines:

- Minimum Issue Age: 40
- 1st year Premium for clients ages 40-60 must be \$7,500 or more

These CURRENT guidelines are subject to change. For more information on the Washington CARES Act, see this [client-approved flyer](#).

[See Lincoln's submission and placement deadline guidelines.](#)

Lincoln Leader for Life Newsletter

[Read the August 16th issue](#), including: *(please note, BSI does not offer variable products)*

- Pricing Update: Lincoln TermAccel Level Term (2019) – 08/16/21
- Pricing Update: Lincoln LifeElements Level Term (2019) – 08/16/21
- Now Available – Lincoln Conversion UL (2019) – 08/16/21
- EFT and eDelivery - Update
- New York Life Insurance Product Update – REMINDER October 29, 2021 Placement Deadline

Washington update

Earlier this month, Mutual announced the preferred deadline to submit applications with the Long-Term Care Rider for their Income Advantage and Life Protection Advantage IUL policies in the state of Washington.

After further review, they have made the decision to suspend sales of the Long-Term Care Rider effective immediately in the state of Washington. They will continue to accept applications for the Income Advantage and Life Protection Advantage IUL policies that do not include the Long-Term Care Rider.

Transition Rules:

- Effective immediately Income Advantage and Life Protection Advantage IUL applications, with the LTC Rider in the state of Washington, will NOT be accepted.
- All paper and electronic applications that include the LTC Rider must be received in good order at Mutual of Omaha by 5:00 p.m. (CT) on Friday, August 13, 2021. Drop Tickets submitted before the deadline cannot have the LTC Rider added after submission. Applications received after this deadline will be closed. No exceptions will be made.

Mutual is making every effort possible to issue policies as soon as possible. However, they cannot guarantee policies will be issued by the Washington deadline.

Mutual of Omaha is fully committed to the Long-Term Care business and expect to resume sales on November 1, 2021.

Express Newsletter

[Read the August 11th issue](#), including:

- Life Insurance protection and more for business clients
- Protecting kids with Children's Whole Life Insurance
- Life Insurance under IRS Code Section 7702 - podcast
- LTC - it's a \$100,000 question
- LTC flyers and brochures to help you understand the association marketing process
- Mutual Income Solutions can fit most clients needs
- Disability Insurance can replace 50-70% of your income
- What you need to know before you submit a DI application
- An easy-to-use checklist to help you and your client identify the DI coverage they need
- Prospecting Postcard for Critical Advantage
- Cancer policy
- New Best Interest training for Annuity sales in Virginia

OneAmerica

Return to pre-COVID guidelines: COI no longer required for every case – [Read the bulletin.](#)

Care Solutions – [See the interest rates effective August 15th.](#)

Suspension of Asset Care, Annuity Care, Annuity Care II, and Indexed Annuity Care sales in Washington State

OneAmerica has been monitoring the sales and regulatory environment created by the WA Cares Fund. It's important for OneAmerica to regularly assess risk to protect their ability to deliver on promises made today and long into the future. Accordingly, they have decided to temporarily suspend sales of their Asset Care, Annuity Care, Annuity Care II, and Indexed Annuity Care products in Washington state, effective August 14, 2021.

New Business submission rules

- Beginning Aug. 14, 2021, all asset-based LTC applications in Washington will no longer be accepted.
- All eApp or paper applications must be received in the Home Office by close of business, 9:00 p.m. local time, Friday, Aug. 13, 2021.

Increased business volumes have delayed processing times on all WA cases. We cannot guarantee the current business in-house will be issued prior to the 11/1/2021 deadline for exemption from the WA Cares Fund.

OneAmerica is fully committed to the long-term care marketplace. They will communicate a future date for sales of these products to resume in Washington to help ensure that our mutual clients have access to our asset-based long-term care strategies.

Pacific Life - Lynchburg

What good are Accelerated Underwriting Programs if no one qualifies?

With PL Promise Term, each applicant enjoys one seamless experience and gets two changes at a faster process with no medical exams, needles, or fluids. [Get to know the PL Promise difference!](#)

Power up your Term Life Insurance business

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).

At-A-Glance

- Low \$50K minimum coverage amount
- Includes 25-year duration option
- Attractive conversion UL product

But, price isn't the only thing that matters. Power up your business with [PL Promise Conversion UL](#).

- Upgrade from PL Promise Term
- Competitive premiums compared to newly issued guaranteed Universal Life Insurance designs
- Return of premium feature in policy years 15, 20, and 25
- Easier conversion process and guaranteed coverage
- Partial conversions
- Ability to mine inforce data on the Producer Bay website
- Early conversion benefits

Protective Life

Protective Classic Choice term just got cheaper! [Read the announcement for transition rules.](#)

Prudential Financial

Did you know the US has 12 million women-owned businesses?

The opportunity is BIG. The first step is small. A conversation is the first step to working with this impressive group of women. [The Women's eBook](#) is your personal playbook and features conversation starters, event guides, discussion group guides, and sales ideas. The Resource Site tells you how to make the most of it.

Whether you're a man or a woman financial professional, this lucrative market may be for you. Start helping women individuals and business owners achieve greater financial wellness with life insurance while taking your sales practice to new heights.

Life Essentials Newsletter

[Read the August 9th issue](#), including:

- Clients with the BenefitAccess Rider (BAR) on their policy may have access to Concierge Care Services at no additional charge
- The lucrative and huge women's market
- Trimester Webinar Replays

Securian Financial

Add LTC sales to your book of business

Learning a product takes time and incorporating it into your practice can take even longer. But what if you could speed up the learning process?

[Securians' video resource library](#) is designed to help give you the product knowledge, prospecting tools and sales ideas you need to get up to speed on SecureCare Universal Life and start closing cases.

Life Lines Newsletter

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

- By purchasing multiple policies, your clients can create a life insurance strategy designed just for them
- By funding a cash value life insurance policy, grandparents can provide their children and grandchildren with lifelong financial protection, while funding other important goals
- Protection planning for your clients' life stages

Symetra

AI Strategies: Built on principles

Offered with their Accumulator and Protector IUL products, Symetra AI Strategies provide:

- **Value:** Clients may achieve or exceed their illustrated policy performance over the long term with the automatic allocation of funds based on a widely accepted market volatility indicator—the VIX Index.
- **Transparency:** You and your clients will always know which underlying index strategy their allocation is going into, since you can easily track the VIX Index online at cboe.com/vix.
- **Sustainability:** This approach brings clients and producers a long-term view of overall policy performance.
- [See how their AI Strategies perform.](#)

Transamerica

Transamerica suspends sale of LTC riders on FFIUL policies in Washington state

After August 16, 2021, Transamerica will not accept applications for Financial Foundation Index Universal Life (FFIUL) policies that include a Long Term Care (LTC) rider in the state of Washington. No exceptions will be made. For any business submitted after August 16th, Transamerica will do their best to communicate with you the options available to your client.

- This does not impact existing business, including future reinstatements
- In order to process, they must have received both paper and iGo applications for FFIUL with LTC rider policies "in good order" before midnight CT, on August 16th
- Any application already received before the deadline and in process will continue through underwriting and new business review
- Some administrative systems may take longer to update with this information. Your patience is appreciated.

As the industry continues to respond to the regulatory changes in the state of Washington, they will continue to revisit the situation.