



December 22, 2020

Life Insurance Annuities Long Term Care Disability & Critical Illness MedSupp

LIFE INSURANCE

AIG

- **Your source for best year-end practices** – [View the New Business Playbook.](#)
- **Value+ Protector**
With the sustained low interest rate environment that makes traditional GUL insurance less attractive and more expensive for clients, it may be time to look at other alternative solutions like a guaranteed-focused IUL.

Clients can pay the same premium as a traditional GUL policy, but get the added benefits of strong cash value and chronic illness protection! [Learn more.](#)
- **Your clients have enough money for retirement, right?**
Life insurance can help supplement your clients' retirement with modern day policies that include benefits they can access while living. [Get the conversation started by sharing these compelling facts.](#)
- **Find all of your favorite playbook resources in one spot** – [Go to retirestronger.com.](#)

American National

- **The Independent Voice Newsletter**
[Read the December 2020 issue](#); including:
 - Special Needs Trust Funded with Life Insurance
 - 2021 Contribution and Benefits Limits
 - When Should a Client Accelerate a Rider?

Genworth Financial

- **2021 Participating Loan Rate Declared & Fixed Account Interest Crediting Rate for Index UL** - [Get details.](#)

John Hancock

- **Spotlight News**
[Read the December 7th issue](#); including:
 - Get a jumpstart on 2021 with insights from Advanced Markets
 - New Advanced Markets blog post: Planning after the 2020 election
 - Upgraded New Business workflow system conversion completion
 - 2021 dividend interest crediting rate announcement
 - John Hancock Aspire resource kit now available for firms

Legal & General America

- **Key Operating Metrics** – [See the December 4th update.](#)
- **Year-end initiative to reduce cycle time and issue more policies**
Over the next few weeks, Legal & General America will be reaching out by phone to paper applicants in order to obtain missing information. Much like they already do for their traditional AppAssist and Digital Application cases, extending this effort to paper applications will enable them to approve and issue more policies as they close out the year.
This proactive approach is expected to reduce cycle times and have a positive impact on helping agencies get business placed before the holidays.
Contact New Business if you have questions.

Lincoln Financial

- **Lincoln Business Insurance Solutions Newsletter**
[Read the December 15th issue](#); including:
 - Lincoln Rewards Plus Program
 - Resources you may have missed to build your business in 2021

Mutual / United of Omaha

- **Indexed Universal Life Training** - [Learn about IUL at your convenience in a quick and easy manner.](#)
- **Express Newsletter**
[Read the December 2nd issue](#); including:
 - Estate Planning with IUL
 - Living Benefit Buy-Sell Seminar
 - Resources for new agents
- **Express Newsletter**
[Read the December 9th issue](#); including:
 - Help clients map their course to retirement
 - A solution for clients who can no longer get Term with ROP
 - Simplified Issue - Prescription Drug Exclusion List

Pacific Life

- **6 Best Practices for Employees Continuing to Work from Home** – [Read the article.](#)
- **4 Tips for Using Your Personality to Build Your Brand on LinkedIn** – [Read the article.](#)

Protective Life

- **How many clients' needs changed in 2020?**
You know that life can take unexpected turns, which means your clients' budgets and plans can change, too. If and when life throws your clients curveballs, is your go to IUL recommendation more of a premium commitment than they want?

If so, introduce them to Protective Indexed Choice UL, an IUL solution that can keep up with life's changes. It's:

- *Cost-effective*
Helping meet their budgetary needs, specifically when looking for \$500,000 or less in coverage
 - *Flexible*
Giving them the ability to adjust their policy
 - *Protection-focused*
Providing realistic cash value potential to cover unexpected costs down the road
- **Protective Lifetime Assurance UL**
Offer clients the guarantees and choice they need:

- Access paid premiums with a [return of premium \(ROP\) endorsement](#) at no added cost, with earlier availability than most of our competitors.
- Choose the length of their guaranteed death benefit from ages 90 – 121.

Prudential

- **Life Essentials Newsletter**
[Read the December 7th issue](#); including:
 - 2021 Policyholder Dividend Scales
 - Revised Agent's Reports
 - Revised Privacy Notice
 - Important Information Regarding Hartford/Talcott Business

SBLI

- **Extended SBLI Term Upsell Opportunity ends soon** - [Get details.](#)

Symetra

- **AG49A transition rules and UL crediting rate changes** – [Get details.](#)
- **Enhanced customer portal**
The redesigned portal helps policyowners manage their policies online. [Get details.](#)

Transamerica

- **Concierge Planning Benefit**
The new [Concierge Planning Benefit](#) (CPB) is now available with the Transamerica Financial Foundation IUL at no cost to eligible current and prospective FFIUL clients.

This industry-first benefit allows clients to take advantage of a full suite of services offered through Everest Funeral Concierge, including 24/7 advisor assistance, will preparation, document storage, a price comparison tool, and more.

- **Strategic Plan** – [Read the announcement.](#)

ANNUITIES

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

Integrity Life

- **Clients can't lose contract value with Indextra**
Guaranteed Minimum Account Value (GMAV) means your clients can't lose contract value. [Learn how](#) it credits 107% for 7 years ... or 110% for 10 years ... guaranteed.
- **Money in Motion**
Recent events can affect client retirement. For some, illiquid assets are becoming liquid ... and investable. [See how you can help clients in this situation.](#)
- **8 videos to help you talk to clients**
[See how](#) a retirement expert gets clients interested in talking, with short, simple easy-to-understand language.

LONG TERM CARE

Genworth Financial

- **In-Force Rate Action announcements:**
 - [Arkansas](#): PCS II with Lifetime Stable Premium Option
 - [California Partnership](#): PCS II, Choice 1, CA-Reprice, Unbundled
 - [Georgia](#): Privileged Choice and Classic Select with Stable Premium Option & 1% Benefit Increase Option
 - [Louisiana](#): Choice 1 with Lifetime Stable Premium Option
 - [Louisiana](#): Privileged Choice Flex
 - [Oklahoma](#): PCS II with Lifetime Stable Premium Option

Mutual of Omaha

- **The cost for various long-term care services goes up every year**

With no end in sight, how can your clients afford not to have long-term care insurance? Help them understand with these resources:

 - [Cost of Care Calculator](#)
Search for long-term care costs by state and view what those costs might look like five, 10 or 20 years in the future.
 - [Cost of Care Study Brochure](#)
This brochure provides an easy-to-read chart of how much long-term care services cost by state.
 - [NEW Cost of Care Sales Idea](#)
This flyer helps explain misconceptions clients may have on what Medicare really covers, illustrating the staggering costs of LTC services.
- **Prescreening LTCi applicants is always a good idea – [Learn why.](#)**

OneAmerica

- **Daily Benefit vs Monthly Benefit – [Learn more.](#)**

DISABILITY & CRITICAL ILLNESS

Mutual / United of Omaha

- **Get to know Mutual Income Solution**

Mutual Income Solutions is well positioned to help you meet all of your clients' income protection needs; especially those in the affluent market. [Take a closer look!](#)
- **Mutual Income Solutions offer a Return of Premium Rider**

The [Return of Premium rider](#) on Mutual Income Solutions allows your clients to get a portion of their premium payments back. Some clients may be reluctant of to purchase a policy if they don't think they'll use the coverage but you can help your clients and save the sale by explaining how the return of premium work on this policy.
- **The products in the Critical Advantage portfolio may be helpful in building a complete financial plan**

The Critical Advantage Portfolio includes Critical Illness insurance, Cancer insurance & Heart Attack/Stroke insurance products. Whether you're meeting with young couples, retirees or business owners, these policies are a perfect fit for those looking to fill the gap between existing insurance and medical bills or living expenses. [Use this flyer as a guide to help conversations with your clients at different stages of their lives.](#)
- **Real Wins: Cancer Insurance**

[Read this real-life success story](#) for an example of how you can win a Critical Illness Insurance, Cancer or a Heart Attack/Stroke Insurance sale.

MEDICARE SUPPLEMENTS

Did you know we now offer **THREE** carriers for your clients Medicare Supplement needs?

Check out the product brochures below to learn more; and reach out to our
Medicare Supplement Resource Center at 877-876-5558
for more information!

[Aetna](#)

[Cigna](#)

[United of Omaha](#)

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