



December 8, 2020

Life Insurance Annuities Long Term Care Disability & Critical Illness MedSupp

## LIFE INSURANCE

---

### AIG

- **Women's Financial Concerns**  
Check out the latest campaign-in-a-box - [Women's Financial Concerns](#). It enables you to deploy promotions immediately to help grow your business while providing useful prospecting messages and materials.
- **NEW Early Cash Value Rider for Max Accumulator+ II** – [Get the scoop!](#)
- **In the Know Newsletter**  
[Read the November 19<sup>th</sup> issue](#); including:
  - New rates and enhancements on IULs
  - Non-med underwriting limits increasing to \$1M
  - Nebraska non-resident tax withholding to go into effect for 2021 commissions
  - New in Forms Depot: Search for service request forms by inforce policy number
  - 2020 year-end processing dates and holiday hours
  - Important information for insureds in Oregon
  - Reminder to adhere to state and local restrictions
- **Indexed Universal Life**
  - [Updated accumulation-focused and protection-focused products](#)
  - [New Annual Statement How-to Guide](#)

### American National

- **How will AG-49A impact you?**  
All applications signed December 1, 2020 and later now require an AG-49A compliant illustration. AG-49A has 2 goals:
  - Ensure features such as multipliers and bonuses with an associated charge do not improve illustrated values.
  - Reduce the allowed spread on index interest being credited to variable loans including enhancements, from 100 bps to 50 bps above the illustrated loan charge rate.
  - [Watch this video presentation for more.](#)

### Brighthouse

- **MetLife 2021 Dividend Scale** – [Read the announcement.](#)

### Global Atlantic

- **Help clients get a faster underwriting decision** – [Learn about Fast Lane Accelerated Underwriting!](#)

## John Hancock

- **Spotlight News**

[Read the November 23<sup>rd</sup> issue](#); including:

- Making our LTC rider elimination period simpler - for easier planning
- Firm resource kit for John Hancock Aspire now available
- Permanent products now available via iPipeline iGO Drop Ticket
- Compliance reminder regarding advertising and sales materials
- Funds update

## Lincoln Financial

- **Lincoln Life Monthly**

[Read the November 12<sup>th</sup> issue](#); including:

- Important AG49-A update
- New AG49-A compliant accumulation IUL
- New AG49-A compliant protection IUL
- Election: Looking ahead at the issues
- Underwriting spotlight

## Mutual / United of Omaha

- **Protecting a Business with a Buy-Sell Agreement** – [Listen to the podcast.](#)

- **Express Newsletter**

[Read the November 18<sup>th</sup> issue](#); including:

- The Living Benefits of an IUL Express
- Minimizing Taxable Income in Retirement - Seminar

- **Fully underwritten life products now available on e-App** – [Learn more!](#)

- **Express Newsletter**

[Read the November 25<sup>th</sup> issue](#); including:

- Fully underwritten life products are now available on e-App!
- Identify clients who may need IUL Express

## Pacific Life

- **Field News Monthly**

[Read the November 2020 issue](#); including:

- Underwriting Sweet Spots - built to fit the lives of real people
- Underwriting Sweet Spots - 12 reasons to choose Pacific Life
- Take another look at our conversion product
- See how NOs can lead to YES
- Misconceptions, Life Insurance, & the Single Client

## Protective Life

- **Strong Guarantees + Chronic Illness Coverage = One Reliable IUL**

Did you know that 7 in 10 Americans nearing age 65 will need long term care at some point in their lifetime?1 Yet, only 1 in 4 IUL sales include a living benefits rider.

When you pair the ExtendCare chronic illness rider with Protective Indexed Choice UL, you can provide clients with a more robust coverage combination. [Get a sample illustration.](#)

- **GUL + Chronic illness protection**

7 in 10 adults over the age of 65 will develop a long-term care need during their lifetime. Are your clients prepared to cover costs like these?

Protective Lifetime Assurance UL offers clients death benefit protection, plus the ability to supplement their

coverage with ExtendCare — their chronic illness protection rider. With the ExtendCare Rider, clients can accelerate a portion of the death benefit to help alleviate the financial and emotional toll that a chronic illness creates. [Get more information.](#)

- **Show your clients they can be certain with Protective** – [See how.](#)
- **Know What Matters Newsletter**  
[Read the November 2020 issue](#); including:
  - Tips for getting business completed by the end of the year
  - Beat postal delays with Protective Velocity
  - Our IUL delivers more value in \$500,000 scenarios
  - Protective Velocity improvements
  - Advertising life insurance and annuities

## Prudential

- **There's more to retirement than accumulation**  
A retirement strategy that focuses solely on accumulation can leave clients vulnerable. Be sure to help clients manage the risks they could encounter as well. That's where life insurance comes in, providing death benefit protection plus so much more. [Learn more.](#)
- **Life Essentials Newsletter**  
[Read the November 23<sup>rd</sup> issue](#); including:
  - Consider risks as you help clients prepare for retirement
  - Date revision to AG49-A deadline for IAUL18
  - Introducing Concierge Care Services for Policyholders with BenefitAccess Rider
  - PruFast Track by the numbers
  - Electronic Policy Delivery will be available on contractual Term Conversions
  - Important Information Regarding Hartford/Talcott Business
  - Add MIB Website to forms
  - Life Service & Underwriting update
  - The Value of Our Term Conversion Privileges - consumer flyers

## SBLI

- **Extended Upsell Program opportunity**  
SBLI has extended the time for agents to increase their clients' SBLI Term insurance coverage. Eligible clients - who have purchased a \$500,000 SBLI Term policy since July 1, 2020 - can qualify for reissue, if they meet the financial underwriting requirements and provide a no change in health statement. The Program is available immediately and requests will be accepted until Monday, December 21, 2020. [Learn more.](#)

## Securian Financial

- **Life Lines Newsletter**  
[Read the November 2020 issue](#); including:
  - Actuarial Guideline 49-A (AG 49-A) updates
  - Long-Term Care Awareness Month resources
  - Fast underwriting for all of our clients

## Symetra

- **Protector IUL - a solid foundation with flexibility for life's changing needs**  
In this [competitive analysis flyer](#), see how Symetra Protector IUL outperforms other permanent products in premium outlay, guaranteed death benefit duration, cash value accumulation potential and policy flexibility.
- **Symetra's Accelerated Underwriting Program and important year-end business deadlines** – [Get details.](#)

## Transamerica

- **Long Term Care – peace of mind in uncertain times**

A truly flexible product, Transamerica Financial Foundation IUL provides more than a simple death benefit. Clients can choose their critical and chronic living benefit riders to include with no additional premiums, or go the extra step and add the Long Term Care Rider to help further protect their financial futures. The LTC Rider is also one of the few riders in the industry that has the potential to increase the benefit base over time.

Understanding the difference between the Long Term Care and Chronic Illness riders is where clients will need your guidance. [This comparison can confidently help clients navigate the options that best fit their needs.](#)

**More resources for you:**

- In the world of working remotely, [this social media guide](#) can help you target clients online.
  - The financial and emotional costs of dementia are high. [Putting a plan in place early is paramount.](#)
- **LTC Rider Changes in CA – [Get details.](#)**

---

## ANNUITIES

---

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

## Integrity Life

- **Strength - rain or shine**

This new “Term Talks” video series communicates complex financial concepts in simple language. The [first episode](#) covers capital and why it matters to an insurance company. Share it with clients interested in company strength.

---

## LONG TERM CARE

---

## Genworth Financial

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

- [Arkansas](#): PCS I
- [Louisiana](#): Privileged Choice & Classic Select with Stable Premium Option & 1% Benefit Increase Option
- [Louisiana](#): PCS I & PCS II with Lifetime Stable Premium Option
- [South Dakota](#): Privileged Choice Flex
- [Utah](#): PCS I
- [Washington DC](#): Privileged Choice Flex
- [Wisconsin](#): Privileged Choice Flex
- [Wyoming](#): Privileged Choice Flex

## Mutual of Omaha

- **Understanding elimination periods**

It's important for clients to understand long-term care insurance and how it can be tailored to meet a client's specific needs. Talking about elimination periods is part of this process. [Read more.](#)

## OneAmerica

- **Care coordination enhances OneAmerica's Care Benefit Concierge – [Learn more.](#)**

## DISABILITY & CRITICAL ILLNESS

---

### Mutual / United of Omaha

- **Take a look at the new DI product - Mutual Income Solutions**
  - Watch the [introduction video](#)
  - Watch the [product overview training video](#)
  - Download the [consumer brochure](#)
  - [Visit the website](#)
- **A Cancer Insurance “Real Win” story**

Sue is 52 and has a family history of breast cancer. She's concerned about the possibility of increased deductibles and out-of-pocket expenses with her group coverage if she was diagnosed with cancer. [Learn how a producer determined that Mutual of Omaha's Cancer Insurance was the right coverage for Sue.](#)

## 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](#)