



February 16, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness Pensions

LIFE INSURANCE

AIG

- **Select-a-Terms new rates** began January 19th
 - [Get the details.](#)
 - [Get the New York details.](#)
- **Grow Your Business**

Almost half of American households have no life insurance coverage, and over 60 million households that do have coverage feel they are underinsured.

Sales potential for the underinsured life insurance market is \$12 trillion dollars and GROWING; over \$340 billion per year.

Just how big is the market opportunity? [View the compelling statistics.](#)

Mine your book of business and grab your wallet-share! [Client profile worksheet.](#)
- **Fast-track your business with Non-medical UW on Value+ Protector II**

Effective February 6, 2021, AIG's non-medical underwriting will be extended to Value+ Protector II for cases that fall within these guidelines:

 - Face amounts up to and including \$1 million
 - Ages 50 or below (18-50 in New York)
 - Standard to Preferred Plus underwriting classes
 - [Read the announcement.](#)

American National

- **Independent Voice Newsletter**

[Read the February 2021 issue](#); including:

 - Your Best New Client? Yourself!
 - Mortgage Acceleration Plan
 - A Look at the Remote Process
- **Signature Guaranteed Universal Life New York reprice** – [Get details.](#)
- **Ideas You Can Use**

[Read the January 29th publication](#), including:

 - Your Best New Client? Yourself!
 - Mortgage Acceleration Plan
 - A Look at the Remote Process
 - Signature Guaranteed Universal Life Insurance
- **Additional Interest Rider is changing** – [Get complete details.](#)

John Hancock

- **New JH Vitality podcast** - helping to protect wealth and maintain health
Hear Steve Herlihy, a Partner with Wellspring Associates and an avid Vitality member, talk about his personal experience with John Hancock Vitality PLUS and how he positions the program with his high-net-worth clients. [Listen now.](#)
- **Advanced Markets News**
[Read the February 2021 issue](#), including:
 - Estate planning opportunities
 - Section 7702 update
 - Materials updated with 2021 changes
 - Important court rulings and legislative updates that impact our industry

Legal & General America

- **Lab Lift exam substitution program for paper apps is now available!** – [Get details.](#)
- **Digital Platform Enhancements: Application Manager** – [Take a look.](#)

Lincoln Financial

- **Lincoln Leader for Life Newsletter**
[Read the January 25th issue](#); including:
 - Pending Case Status Enhancements
 - eNIGO Signing Order
 - Firm Communication Preferences
 - Field Response for Underwriting Decision
 - Follow-up Email Formatting
 - Life Insurance New Business Contact & Submission Options
 - Policy Owner Feedback Survey – Goes Digital
- **Lincoln Leader for Life Newsletter** – [Read the February 3rd issue.](#)
- **Monthly Market Performance** – [See the January 2020 snapshot.](#)

Mutual/United of Omaha

- **Express Newsletter**
[Read the January 27th issue](#); including:
 - IUL Max Illustrated Rate change
 - Our IUL policies offer an LTC Rider and a Chronic Illness Rider. In some cases, clients may benefit from both. Learn how splitting a larger policy into two could save your clients money and provide flexibility.
 - Term Life Express offers Life Insurance Protection Plus Living Benefits
- **Express Newsletter**
[Read the February 3rd issue](#), including:
 - Zero tolerance statement
 - An IUL or a Guaranteed Policy: Which is Right for Your Client?
 - Term Life Express Customizable Postcard
 - Promote Mutual's Company Strength When Promoting Life Insurance
- **Simplified Issue Time Service** – [See the February 3rd update.](#)

Pacific Life

- **The \$12 Trillion opportunity** you may be overlooking
Almost 1 in 2 American households have a life insurance protection gap of \$200,000 each, for a total market need of \$12 trillion. [This infographic provides strategies for the top 3 opportunities in the underinsured market.](#)
- **Tax Planning for 2021**
Tax limits have changed. See the new itemized deduction caps, qualified business income deductions, capital gains and dividends tax rates, and more! [Download this handy guide to aid in your client's tax planning.](#)
- **Touch-free, Start to Finish**
Show clients the convenient alternative to today's life insurance buying experience. With Pacific Life, your qualifying client can get up to \$1 million in life insurance coverage with our no-touch, no-paper process. [Download this flyer you can share with clients.](#)
- **PL Promise Life Insurance Products At-A-Glance**
Pacific Life Insurance Company is working to be your carrier of choice to help you reach the underserved broad market with simple, affordable life insurance solutions. [Rediscover the PL Promise series of products here.](#)

Protective Life

- **Know What Matters Newsletter**
[Read the January 2021 issue](#); including:
 - Classic Choice term has even lower rates and higher maximum issue ages
 - APS Only – New underwriting path for cases previously bumped out of PLUS
 - New features for Protective Velocity

Prudential

- **Important Impacts to Life Insurance Tax Limits: The Consolidated Appropriations Act of 2021**
On December 27, 2020, the Consolidated Appropriations Act of 2021 was signed into law. It impacts the interest rates used for Definition of Life Insurance testing under Section 7702 of the Internal Revenue Code of 1986, as amended and Modified Endowment Contract testing under Section 7702A of the Code. These industry-wide changes affect all life insurance carriers and went into effect on newly issued policies beginning January 1, 2021. [Learn more.](#)
- **Life Essentials Newsletter**
[Read the January 25th issue](#); including:
 - Updated CRL Tele Interview Hours
 - **REPRICING** for Term Essential and Term Elite
 - **REPRICING** for SUL Protector
 - Processing Surrenders Over the Phone
 - Informal Inquiry Process Update
 - Updated Information for the PruLife Founders Plus UL Supplement

Securian Financial

- **Fast, easy underwriting at your fingertips**
2020 was quite a year – and agents had to be creative as they continued to sell life insurance and interact with clients. As they shifted to doing business digitally, many took advantage of WriteFit. When agents paired WriteFit with ePolicy Delivery, 75 percent of clients said their overall experience was excellent, and 73 percent of clients said the process was very easy.

[Visit Securians' website](#) to learn how you can take advantage of their WriteFit program and other digital capabilities that can give your clients an easy, fast application experience.

Symetra

- **Sales Flash Newsletter**
[Read the January 2021 issue](#); including:
 - AG49A transition rules
 - New mailing address for life new business
 - Step up your sales with Symetra
 - 2021 tax updates
- **Profiles for life insurance opportunities** – [See the solutions to help in every stage of life.](#)

Transamerica

- **Transamerica Discontinues Selling Long Term Care Insurance** – effective March 31st
[Get complete details.](#)

ANNUITIES

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

American National

- **Palladium SPIA** – guaranteed income for life, joint life, a period of time or any combination
Highlights include:
 - Competitive Payout Rates
 - Liquidity or Access to the funds after 3 Years in all states (except MN, NE, NJ, OR, WA)
 - Optional 3% Cost of Living Adjustment, compounded; available on most plans
 - [View Income Stream Case Studies for a number of concepts and ideas surrounding retirement cash flow.](#)

Integrity Life

- **8 Social Security Videos**
Add value for clients either in or approaching retirement. [Share this recently updated suite of Social Security videos.](#)

LONG TERM CARE

Genworth

- **In-Force Rate Action announcements:**
 - [Alabama](#): Privileged Choice Flex
 - [Alabama Group Trust Certificates](#): PCS 1 (For AL, DC, GA, MA, NJ)
 - [Missouri](#): Privileged Choice Flex
 - [Missouri](#): PCS I
 - [Montana](#): Privileged Choice Flex
 - [Texas](#): PCS I and PCS II with Stable Premium Option
 - [Texas](#): Privileged Choice and Classic Select with Stable Premium Option & 1% Benefit Increase Option
- **Alabama, Alabama Group Trust Certificates:**
 - [Alabama and New Jersey](#) - Privileged Choice and Classic Select with Stable Premium Option & 1% Benefit Increase Option
 - [Alabama, Massachusetts and New Jersey](#) - PCS II with Lifetime Stable Premium Option and Choice 1 with Lifetime Stable Premium Option

Mutual of Omaha

- **LTCi Application Tips** – [Learn how to paint a picture to ensure your cases are issued quicker.](#)

DISABILITY & CRITICAL ILLNESS

Mutual / United of Omaha

- **With benefit amounts up to \$20,000 a month**, Mutual Income Solutions provides you a great opportunity to meet the income replacement needs of high-income earners

Sales Ideas

Being competitive in new markets will provide you with additional sales opportunities. The following sales ideas present scenarios of when to recommend Mutual Income Solutions to your clients.

- It's More Affordable Than You Think: [Flyer](#)
- Protecting Self-Employed Individuals: [Flyer](#) | [Video](#)
- Return of Premium Rider Offers Refund Option: [Flyer](#) | [Video](#)

More Information

Visit mutualincomesolutions.com to view our comprehensive suite of marketing tools and resources. Contact your normal ordering channels to order the materials you need.

PENSIONS

American National

- **Don't forget to "Mention Pension!"** to grow your business
 - Turnkey – American National does all the design, installation and on-going administration in-house. ERISA experts for decades!
 - Low Fees
 - Focusing on small businesses – typically 1 to 100 participants.
 - No securities registration required except in CT and MA when selling 401(k) product. Turnkey program not available in NY

See the [Pensions Consumer Brochure](#) and [Pension Request Form](#) (any ANICO Pension case starts with the Pension Request Form!)