



February 2, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness

LIFE INSURANCE

AIG

- **Would your client like to manage loved ones' ongoing expenses after they're gone?**
The flexibility of the NO COST [Select Income Rider on Value+ Protector II](#) offers peace of mind that money will not be mismanaged. It offers
 - Choose your amount (10% - 100% of the life insurance benefit)
 - Choose your payment duration; 10, 20, or 30 years
- **In the Know Newsletter**
[Read the January 14th issue](#); including:
 - Million Dollar Round Table: Certifying Forms for 2021
 - Form 1099 tax-reporting update
 - Inforce Notifications enhanced in Connex
 - Inforce support: Turnaround times, tips for service requests
 - Updates to inforce service and claims forms
- **New Term Rates to start the year off right** – [Read the announcement.](#) / ([New York version.](#))

American National

- **Avoid Risk with Signature Performance IUL**
 - Protection From a Volatile Market
 - Potential for Greater Interest Earnings
 - Flexibility From Their Coverage
 - [Learn more.](#)
- **Signature Term Life - protection from what may come next!**
Paying a competitive rate doesn't always mean your clients have to forfeit all the other essential features of a complete term life product.
 - Offer your clients the protection of Living Benefits
 - Choose from ART, 10, 15, 20, & 30 to meet your client's individual needs
 - Versatile conversion options available should your client's coverage needs change
 - [Learn more.](#)
- **COVID Relief Bill's Impact on Life Insurance**
While it may not have been the major headline, the most recent COVID-19 relief bill (Consolidated Appropriations Act, 2021) signed into law on December 27 included a change to the tax code. This new legislation lowers the interest rate that is used to calculate the life insurance premium limits that determine whether a given policy meets the IRS's Section 7702 definition of life insurance. This change will impact premium limits calculated by both the Guideline Premium Test and the Cash Value Accumulation Test (CVAT). This change will not directly affect universal life insurance illustrated rates or crediting rates.

While American National is still working to assess the full impact to their product portfolio, this change should

generally allow increased premiums relative to the death benefit on universal life insurance policies sold after January 1, 2021. Please know that American National is working to update their illustration and administrative systems to implement the new limits as soon as possible.

John Hancock

- **Spotlight Newsletter**
[Read the January 11th issue](#); including:
 - Help your clients start the year on a high (and healthy) note
 - Find new sales opportunities in your book of business
 - Protection solutions for your sales success in the new year
 - Updated LTC consumer materials — reflect elimination period update
 - Accumulation IUL '20 is now approved in California.
- **John Hancock Vitality — helping to protect wealth and maintain health** – [Listen to the podcast.](#)

Legal & General America

- **Digital Platform Enhancements: expanded eligibility to include multiparty cases** – [Get details.](#)
- **Key Operating Metrics** – [See the January 20th update.](#)
- **Financial strength ratings reaffirmed** – [See the announcement.](#)

Mutual / United of Omaha

- **Express Newsletter**
[Read the January 13th issue](#); including:
 - The Power of Simplicity in an IUL Product
 - Our age last birthday underwriting can save your clients time and money
 - You have access to Simplified Issue training materials, company information and marketing materials - all without a login
- **Express Newsletter**
[Read the January 20th issue](#); including:
 - How Section 7702 Changes Will Impact the Life Insurance Industry
 - Customize a Living Promise Postcard

Pacific Life

- **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.
- **Field News Monthly**
[Read the January 2021 issue](#); including:
 - Now's a Great Time for Policy Review!
 - Enhance Your Social Selling Efforts
 - Are Women Buying Enough Life Insurance?
 - Does Your Brand Set You Apart?
 - Important Update to
 - PL Promise GUL
 - Tax Planning for 2021

Protective Life

- **Protective's IUL provides solid guarantees that meet clients' needs**
Due to the uncertainty of 2020, giving dependents financial stability falls at the top of clients' life insurance wish

lists.1 So, now more than ever, it's important to reevaluate your IUL recommendation to ensure that it offers the guaranteed protection they want.

With [Protective Indexed Choice UL](#), you can offer your clients all the benefits of an IUL, plus a guaranteed death benefit. It's ideal for those seeking:

- A face amount of \$500,000 or less
 - Strong guarantees that they can rely on — even in times of uncertainty
 - A carrier with the financial strength to deliver on its promises
- **This is big! Protective improved their term again.**
Here are three reasons why you should look at Protective Classic Choice term again — and NOW:
 - You can offer their term to even more clients with [increased maximum issue ages](#) across several term periods.
 - Their 35- and 40-year term periods make them one of only three carriers in the market to have level term coverage for up to 40 years.
 - Lower rates, expanded term options and faster technology mean your short-term business is even easier and more innovative!
 - **Protective Lifetime Assurance UL** - designed to offer two types of straightforward protection
 - Optional chronic illness coverage to protect clients while they're still living
 - A guaranteed death benefit to cover loved ones when a policyholder passes away

And since 7 in 10 adults nearing age 65 will need long-term care at some point in their life, make sure you're suggesting a GUL policy they can count on for these services — no matter what life throws their way. [Learn more.](#)

Prudential

- **Trimester Marketing Resource Site** – [get new client opportunities for 2021!](#)
Help give clients what they need in life insurance solutions and help them to understand why they should want it, too. [Visit the site and get started.](#)

Securian Financial

- **Life Lines Newsletter**
[Read the January 2021 issue](#); including:
 - Changes to Indexed Life Portfolio
 - Why wait to become a SecureCare expert?
 - A lot can change in a year

ANNUITIES

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

AIG

- **AIG Connections Newsletter**
[Read the January 2021 issue](#); including:
 - Predictable lifetime income now available for your clients
 - An enhanced annuity playbook for your business
 - Power Index Premier NY
 - Updated Idaho Annuity Disclosure Form
 - Operational changes for the SPIA/DIA product line
 - Updated L&C contact map
 - Arizona and Iowa: Revised NAIC suitability in annuity transactions
 - Updated AIG suitability standards and processes guide
 - Current rates

American National

- **Palladium Multi-Year Guarantee Annuity Series**

The Palladium Multi-Year Guarantee (MYG) Annuity may fit your client's financial needs if they desire an attractive fixed interest rate and the ability to grow their earnings on a tax-deferred basis. [Learn more.](#)

- **Palladium Single Premium Immediate Annuity**

Offer your clients the ideal retirement strategy using Palladium Single Premium Immediate Annuity to provide guaranteed monthly income payments. [Learn more.](#)

Integrity Life

- **New Year. New World. New Reasons to Plan.**

These days, thinking about retirement can seem daunting. Clients can't control the future. But they can plan for it. Share these digital tools to help them get started.

- [Income Success Calculator](#)
- [Retirement Talks Videos](#)
- [Income Fact Finder](#)

Lincoln Financial

- **Fixed Annuity Lincoln Leader** – [Read the January 2021 issue.](#)

LONG TERM CARE

Genworth

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

- [Kentucky](#): Privileged Choice & Classic Select with 1% Benefit Increase Option
- [Kentucky](#): Privileged Choice Flex
- [Kentucky](#): PCS II & Choice 1

Mutual of Omaha

- **Return of Premium** – [See the sales idea.](#)

- **The Life of a Long-Term Care Application** - [Watch this video overview.](#)

- **There are a lot of advantages to owning a traditional long-term care policy**

It helps people remain in their homes as long as possible, ensures parents won't have to rely on their kids to take care of them, and provides protection for a retirement nest egg. But there's another important advantage...the potential to save on federal and state income taxes.

The LTCi tax advantages flyers are now updated with the 2021 eligible deduction amounts. Download the flyers now:

- [Agent Tax Guide](#)
- [Tax Advantages for Individuals](#)
- [Tax Advantages for Business Owners](#)

Mutual / United of Omaha

- **Protect your Self-Employed Clients**
Help self-employed clients understand how important disability income insurance is to their financial plan. [Use this sales idea.](#)
- **A Walk Through the Stages of Life**
Clients come from all walks of life and each has their own insurance needs. Being aware of their concerns and what matters most to them is important. The products in the Critical Advantage portfolio may be helpful in building a complete financial plan. [Use this flyer as a guide to help conversations with your clients at different stages of their lives.](#)
- **Why Sell Critical Advantage Part 2** – [Watch the video story.](#)