



January 19, 2021

Life Insurance Annuities Long Term Care

LIFE INSURANCE

AIG

- Fully underwritten Select-a-Term policies could be eligible to convert to a permanent policy with the Accelerated Access Solution (AAS) chronic illness rider – [Read the full details.](#)
- A simple solution that offers predictable retirement income for life – [Learn more.](#)
- Indexed Universal Life
 - **Turn tough "IUL Talk" into client-friendly concepts.** [Life To The Max](#) visually educates clients on the power an IUL policy can have in their portfolio, and explains the need to diversify assets for retirement
 - **Struggling with IUL interest crediting?** From beginning to end, learn how IUL index interest crediting helps your client share in upside potential with none of the down. [View the presentation.](#)
 - **NEW Early Cash Value Rider added to Max Accumulator+ II index universal life product**
This optional rider will improve cash surrender value in early policy years and is only for business sponsored or premium finance cases. Key highlights include:
 - Issue ages 0-75
 - Waives all surrender charges upon full surrender of the policy, unless the surrender is associated with a 1035 exchange
 - During the first 7 years, this rider provides an Early Cash Value Benefit so that the cash surrender value is never less than 50% of the total premiums paid
 - [Learn more.](#)
 - **One phrase commonly used when speaking about IUL is "Zero is your hero!"**
[Learn why and see something BETTER than zero.](#)

American National

- **Bypass Uncertainty with Signature Guaranteed UL**
Be in control with:
 - **Guaranteed Cash-Out Rider:** Three opportunities to fully surrender the policy and receive a partial or full return of premiums paid.
 - **Guaranteed Death Benefits:** Between ages 95 and 121 to ensure your client does not outlive their policy.
 - **Accelerated Benefit Riders:** Should your client become seriously ill, a full or partial accelerated death benefit may be available.
 - [Learn more and get client-approved resources.](#)

Legal & General America

- **New Year, New Top Term Rates** – [Get details and client-approved materials.](#)
- **USPS Delays and your clients**
The U.S. Postal Service continues to experience delays in processing and delivering mail due to unprecedented holiday demands. Over the last 4-6 weeks, LGA has received an influx of additional customer inquiries about the status of bills, checks and other correspondence.

During this time, we suggest for customers to utilize EFT and Check21 to avoid mail delays. Policy owners can opt in to pay by Digital Wallet, to receive text billing and payment reminders by going to their My Profile page online. They can also contact LGA 24/7 by calling 800-638-8428 to process a payment or obtain policy information through our automated attendant.

Lincoln Financial

- **Lincoln Leader for Life Newsletter**
[Read the January 11th issue](#); including:
 - Pricing Update: Lincoln TermAccel Level Term (2019) – 01/11/21
 - Pricing Update: Lincoln LifeElements Level Term (2019) – 01/11/21
 - Long-Term Care Rider – now available in additional states
- **Monthly Market Performance** – [See the snapshot for December 2020.](#)

Mutual / United of Omaha

- **Express Newsletter**
[Read the December 30th issue](#); including:
 - LTC Riders: Understanding the Differences in Design
 - Foreign National Questionnaire Now on iPipeline e-Apps
- **Express Newsletter**
[Read the January 6th issue](#); including:
 - Do What's Right: A Good Philosophy When it Comes to IULs
 - Simplified Issue Underwriting Quick Reference Guide

Pacific Life

- **Pacific Life Promise GUL Maximum Face Amount Increased to \$5M!** [Read more.](#)
- **Set Yourself Up for Success in 2021 with PL Promise**
Pacific Life is working to be your carrier of choice to help you and your producers meet the death benefit protection needs of the underinsured market cost-efficiently with simple insurance solutions. Discover the PL Promise series of products:
 - [PL Promise Term Fact Sheet](#)
 - [PL Promise Conversion UL Fact Sheet](#)
 - [PL Promise GUL Fact Sheet](#)
 - [Ideas to Strengthen Your LinkedIn Profile](#)
 - [Maximize Your Marketing](#)

Protective Life

- **You wouldn't hammer a small nail into the wall with a sledgehammer. Using the right tool for the job is important.**
The same can be said about life insurance. When clients want streamlined, long-term protection, make sure you're recommending a solution that aligns to their needs.

Watch the video below to see how you can solve your clients' protection needs with Protective Lifetime Assurance UL, a straightforward GUL — without all the bells and whistles.



- **Protective has lowered prices for Classic Choice term – again**
Protective Classic Choice Term is more competitive than ever; with prices that put it in the Top Three 95% of the time in monthly pay scenarios and 92% of the time in annual pay scenarios. And there's more. They've:
 - Extended their maturity age to 95
 - Increased maximum issue ages in their 10- to 30-year term periods
 - Upped their fully commissionable policy fee to \$65

Prudential Financial

- **Life Essentials Newsletter**
[Read the January 11th issue](#); including:
 - Introducing the 2021 Trimester Marketing Program and Resource Site
 - Sales of Index Advantage UL (IAUL) in NY Will Be Discontinued
 - Enhanced Customer Service Tools Now Available for Universal Policies
 - PruLife UL Protector Product Removed from New Business Forms – Effective 02/22/2021

Securian Financial

- **Changes to Indexed Life Portfolio** – [Get complete details.](#)

Transamerica

- **BIG NEWS! Long Term Care and Living Benefit Riders Are Back**
As of January 1, 2021, Transamerica resumed accepting applications with Long Term Care and Living Benefit Riders for individuals ages 56–75, subject to normal underwriting requirements. [Learn more.](#)

ANNUITIES

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

American National

- **New training requirements for Annuity Sales** – [Learn more.](#)
- **American National Annuity Product Training**
 - Newly Appointed producers must take the IMG All-Encompassing Course located in your Learning Plan on 1/1/2021.
 - Existing Producers who have already taken the IMG All-Encompassing Course satisfy the requirement with the review of the content in this email.
- **Continuing Education Training**
 - For producers in states that have adopted the Revised Model and have already taken the previous suitability model:

Producers who have already completed the original training requirement before January 1, 2021 must complete either a new one-time 4-hour course or an additional one-time 1-hour course before July 1, 2021.

- For producers in states that have adopted the Revised Model and have NOT already taken the previous suitability model:
Producers who have not taken the original training requirement before January 1, 2021 must complete the new one-time 4-hour course before selling annuities.
- Find the 1-hour and 4-hour CE courses on the [ReqEd website](#) under the state you are licensed.

Athene

- **Important tax update**

New tax legislation has recently occurred that has driven a few changes to the two tax related documents that had previously been sent out. The new documents are [2021 Tax Reference Guide](#) and [Tax Tables 2020 and 2021](#).

The two changes were as follows:

- removing the 10% of AGI line in the Medical and Dental Expenses paragraph of the Itemized Deductions section.
- changing the Percentage Limitation for 2021 to 100% in the Deductions for Contributions to Public Charities section.

LONG TERM CARE

Genworth Financial

- **2021 Partnership Minimum Benefit Requirements for CA, CT, IN & NY** – [Get details.](#)
- **In-Force Rate Action Announcements:**
 - [Michigan AARP](#): Privileged Choice with Stable Premium Option & 1% Benefit Increase Option
 - [Missouri](#): PCS II and Choice 1 with Lifetime Stable Premium Option
 - [North Dakota](#): Privileged Choice Flex
 - [South Dakota](#): PCS II and Choice 1 with Lifetime Stable Premium Option
- **Skochin Settlement Option Letters Mailing to Begin** – [Get details.](#)

Integrity Life

- **Index annuity rates** – [See the new rates effective January 15th.](#)
- **Guarantee clients 107% or 110%** - [Learn more.](#)

Mutual of Omaha

- **Six Steps to LTCi Sales**
This new [Sales and Marketing Process brochure](#) breaks the sales process down into 6 thoughtful steps, helping you organize your approach to sales. This handy brochure also suggests other educational material for each step in the process, so it's an invaluable resource for learning all things LTCi.

OneAmerica

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