



January 5, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness MedSupp

LIFE INSURANCE

American General

- **How to launch a grab-n-go campaign** – [Watch this 10-minute step-by-step demo.](#)
- **Early Cash Value Rider** – **NEW!** [Get the scoop.](#)
- **Help clients understand the value of Index Universal Life Insurance**
 - ***Simplifying the IUL conversation***
The [Life with Confidence](#) interactive tool helps explain the potential impact of market volatility on their financial portfolio and how some features of IUL can help offset the ups and downs.
 - ***Stress-testing IUL illustrations***
[On-demand training](#) helps shed light on why it is important to stress-test IUL illustrations and provide guidance on the how to set you up for success.
 - [See recent changes](#)

John Hancock

- **Permanent products now available via iPipeline iGO Drop Ticket**
iPipeline iGO Drop Ticket users can now complete and submit Tickets for John Hancock single-life permanent products. Here are a few quick tips to help you get started:
 - "Turn on" access within iPipeline (iService/Select Forms/iGO Configuration/iGO eApp Products) and add "Permanent Drop Ticket"
 - Once you're ready to submit business, simply: 1) select "universal life" from the product type drop-down menu on the "case information" page, regardless of the permanent product for which you want to apply, 2) click on "find available products", and 3) indicate the specific product your client is applying for on the "coverage details" page, once the permanent drop ticket is launched

As a reminder, the iGO Drop Ticket can also be used to complete and submit Tickets for term products. For more information about the Ticket submission process, refer to [this guide](#).

Legal & General America

- **The Ultimate Holiday Gift: Protect Your Loved Ones**
This Holiday Season, help your clients find affordable options for protecting what matters most.
 - [Download the client-approved flyer](#)
 - [Download the NY version](#)

- **Digital Application Video – *NEW!***
Explore LGA's faster, better online application experience made for the next generation of customers. [Watch the agent digital app video.](#)
- **Key Operating Metrics – [See the December 22nd update.](#)**

Mutual / United of Omaha

- **Express Newsletter**
[Read the December 16th issue](#); including:
 - IUL Historical Performance is now available for IUL Express
 - Submit an IUL using e-App
 - Learn the Basics about Living Promise
- **Express Newsletter**
[Read the December 23rd issue](#); including:
 - New Underwriting Guidelines Booklet
 - Foreign National Questionnaire now on iPipeline e-Apps
 - Chronic Illness Rider materials updated for 2021

Pacific Life

- **Are Women Buying Enough Life Insurance? [Read the article.](#)**
- **Field News Monthly**
[Read the December 2020 issue](#); including:
 - Touch-free process for clients
 - Life changes fast - keep up with a policy review
 - Educate clients on how they can quickly access their policies, sign and pay electronically using eDelivery
 - Easy access to client guides
 - What's behind our promise to our policyowners?

Protective Life

- **Lifetime Assurance UL - a GUL that fits their budget and protects for life**
When you build a house, you don't take shortcuts. That's because a house is a long-term investment and you don't want costly re-work down the line.

The same can be said about offering your clients the right life insurance coverage.

While term insurance is a cost-effective and straightforward solution for many clients, it could be short-sighted for some, depending on their needs. For those clients, look to [Protective Lifetime Assurance UL](#) — a smart option for budget-minded folks who want to protect their family for the long term.

- **Indexed Choice UL – an IUL built to perform as your clients expect**
Are new regulations taking your go-to recommendations out of the running?

Adapting to ever-changing regulations in our industry can leave you questioning your options. Try recommending [Protective Indexed Choice UL](#). It's built to perform as you and your clients expect, thanks to its:

- Reliable guaranteed death benefit that's there when it's needed most
- Realistic cash value projection that clients can feel confident about
- Responsible design that aligns with key AG-49 regulations

Securian Financial

- **Life Lines Newsletter**
[Read the December 2020 issue](#); including:
 - New SecureCare sales idea
 - It's family meeting time
 - Get your business in!
 - eApp tele-interview vendor change

Symetra

- **Discontinuation of guaranteed universal life product sales** – [Read the announcement.](#)

ANNUITIES

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

American General

- **AIG fixed annuities could benefit your clients with options for guaranteed income they can't outlive**
[Learn more.](#)
- **AIG Connections Newsletter**
[Read the December 2020 issue](#); including:
 - An enhanced annuity playbook for your business
 - An updated AIG quick start guide
 - Tax Savvy brochure
 - Revised NAIC suitability in annuity transactions for AZ & IA
 - Updated AIG suitability standards and processes guide
 - Current rates

American National

- **New training requirements for Annuity sales** – [Get details.](#)

Integrity Life

- **Annual advertising notification** – [Read it here.](#)
- **Annual Florida churning notice** – [Read it here.](#)

Lincoln Financial

- **Lincoln Leader for Fixed Annuities Newsletter**
[Read the December 14th issue](#); including:
 - Use of electronic capabilities for conducting business with Lincoln
 - New training requirement for NAIC Annuity Transaction Model Regulation
 - Lincoln Deferred Income Solutions Annuity – QLAC status update

Protective Life

- **Compliance Bulletin**
[Read this bulletin](#) for important updates regarding Suitability for your annuity business and updates to the NAIC Suitability in Annuity Transactions Model Regulation. A few highlights are below.
 - AZ & IA requirements beginning January 1st
 - Updated Suitability form beginning February 1st
 - New requirement effective February 1st if client refuses to provide financial information or if the owner chooses to purchase a product without a recommendation from the agent

LONG TERM CARE

Genworth Financial

- **In-Force Rate Action announcement:**
 - [Minnesota](#): PCS II with Stable Premium Option and Choice 1 with Stable Premium Option

John Hancock

- **Long Term Care updates** – [Read the bulletin.](#)

Mutual of Omaha

- **Life of an LTC Application brainsark** – [Watch it now.](#)
- **Boost your LTCi sales by furthering your product and sales process knowledge**
[Use this new Sales and Marketing Process Brochure.](#)

OneAmerica

- **Care Solutions News**
[Read the December 2020 issue](#); including:
 - It's not too late to register for the free NAILBA conference
 - Care coordination enhancement to our Care Benefit Concierge
 - 2021 e-Pocket Tax Tables
 - Compliance notice for Arizona and Iowa

DISABILITY & CRITICAL ILLNESS

Mutual / United of Omaha

- **Convert from Term to Lifetime Coverage** – [Learn more.](#)

MEDICARE SUPPLEMENTS

We 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](#)

Mutual / United of Omaha

- **2021 marketing materials available** – [Get details and how to order them.](#)