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July 6, 2021

## Industry Articles

### **10 Simple Phrases That Wow Any New Client**

Here's how to reassure new clients and interested prospects that they're picking the right advisor. [Read the article.](#)

### **Roth IRA vs. Roth 401(k): Which Is Best for Your Clients?**

In some cases, both types of Roth accounts can be used together to help accomplish your client's goals. [Read the article.](#)

### **How Financial Advisors Are Becoming Financial Caregivers**

Some aging clients need more hands-on support. [Read the article.](#)

## American General

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### **Add the Accelerated Access Solution (AAS) Chronic Illness rider to your term conversions**

By adding the [AAS rider](#), you can help your clients access their income tax-free life insurance benefits if they are diagnosed with a chronic illness.

### **Select Income Rider on Value+ Protector II**

Would your client like to manage loved ones' ongoing expenses after they're gone? Concerned they will mismanage their money?

[Select Income Rider](#) offers flexibility:

- No cost rider
- Choose your amount (10% - 100% of the life insurance benefit)
- Choose your payment duration; 10, 20, or 30 years

Help ensure the money you set aside for them is there when they need it.

### **Is the wealth transfer tax tsunami coming?**

Three tax changes that the Biden Administration would like to implement have the potential to create a Wealth Transfer Tax Tsunami. Dive into what these three potential tax proposals are and the opportunities these changes could bring to the life insurance industry.

Access this [on-demand video](#) and a [copy of the presentation with "speaker notes"](#) that you can digest at your own pace. Learn how to help your clients maintain their legacies and potentially reduce the impact of tax increases:

### Lifetime Income Choice

This rider is available on the Power 7 Protector Plus Income and the Power 10 Protector Plus Income.

- [See the FAQ's](#) to explain the value of the rider
- [Level Income case study](#) to share with clients
- [Max Income case study](#) to share with clients

### Annuity Connections Newsletter

[Read the June 2021 issue](#), including:

- Offer MORE income for the "Go-Go" years
- Enhancing your game
- New! Range of outcomes calculator
- Retirement solutions
- Missing the market's best days can be costly

## American National

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### Signature Protection IUL - NEW PRODUCT!

This product will provide customizable death benefit protection, while also building wealth safely in an account that's tied to the growth of the financial markets and protected from the downturns. Be sure to check our [webinar schedule](#) for training opportunities!

**Updated Product Portfolio** – [Get the new guide that includes the new IUL product.](#)

**New crediting strategies available for Signature Performance IUL** – [Get details in the brochure.](#)

**Updated Foreign National Guidelines** – [Get details.](#)

## Genworth Financial

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### In-Force Rate Action announcements:

- [Pennsylvania](#): Choice 1 with Lifetime Stable Premium Option
- [Texas](#): Choice 1 with Stable Premium Option

## Illinois Mutual

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**Updates to DI Non-Med Limits and Financial Documentation Guidelines** – [Get details.](#)

### Explain DI in less than 2 minutes

The [financial pyramid flyer](#) gives you a quick visual to show clients the value of disability income insurance (DI).

## Integrity Life

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**Indextra** - [See how your clients can get at least 5% after 5 years.](#)

## John Hancock

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**Immediate changes to applications with LTC riders in Washington state** – [Get details.](#)

### Strategies and concepts to help meet your clients' most pressing needs

- **Intergenerational split dollar.**  
The recent [Morrissette case ruling](#) by the Tax Court reminded us that economic-benefit split dollar is a viable planning solution, and that the underlying mechanics work as we know they should. However, the discounting of the note continues to be a point of IRS contention, and in this case — while the discount was small — the

underpayment penalties were a harsh reality.

- **Retirement backstop.**

This continuing AM “hot topic” explores many of the risks individuals face in retirement, and shows how life insurance can be a potential solution to help cover these risks. This month's "[Planning in action](#)" looks at how a retirement backstop was illustrated — and most interestingly, how the interplay of an option two death benefit policy with our Long-Term Care rider may provide the double advantage of 1) a death benefit and 2) the potential preservation of the long-term care benefit if and when LTC benefits are applied.

- **Anticipating tax rate changes.**

With many suspecting that taxes will increase in the near future, retirement backstop with a focus on qualified plans and income taxes is another popular topic these days. [Watch this quick video](#) to see the potential impact of increased taxes on retirement planning as well as how life insurance can offer a potential solution.

**Long Term Care In-force rate action notifications to take place in late July** – [Get details.](#)

## Legal & General America (Banner and William Penn)

### **New term pricing**

Check out [LGA's updated term webpage](#) to find administrative guidelines, product specifications, marketing materials and more.

### **Term Expiry Marketing Campaign**

The Term Expiry Marketing Campaign is a direct mail program targeting select LGA (Banner) policyholders with policies between 4 and 9 months from the end of their level term period. Eligible customers will receive a letter giving them an opportunity to call our in-house dedicated call center to receive an insurance review and no-obligation quote. [Get details.](#)

## Lincoln Financial

**Corrected situs guidelines** – [Read the notice.](#)

## Mutual / United of Omaha

### **IMPORTANT**

Effective immediately, Mutual of Omaha is suspending long-term care sales in the state of Washington. [Read the announcement.](#)

### **Consider IUL Express**

As you may have heard Mutual no longer offers their GUL Express (GULE) product - as of June 1, 2021. For those of you who have sold GULE, you may want to consider Mutual's popular IUL Express (IULE) product as an alternative for your clients. Of course, it is not a GUL product but the death benefit is guaranteed for a minimum 20 years when solving for minimum premium; and it does offer more flexibility than the GULE product.

#### **The IULE offers:**

- Permanent coverage with an accumulation value that has the potential to increase based on a market index
- Minimum 20 year guaranteed death benefit. Could be longer depending on premiums paid.
- Popular features including the Guaranteed Insurability Rider and Accelerated Death Benefits for Terminal, Chronic and Critical Illness (may vary by state)
- Simplified Underwriting
  - NO PARAMED; NO BLOOD; NO URINE
  - Electronic Instant Decision Underwriting
  - \$300,000 maximum death benefit (varies by age)

Check out the [product brochure](#) and the [product guide](#).

## Express Newsletter

[Read the June 16<sup>th</sup> issue](#), including:

- New Medicare Supplement Plans in Pennsylvania
- 2022 Prescription Drug Plan Training Clarification
- Colorado Med Supp Special Enrollment Period (SEP) for 2021
- New Med Supp rates for Minnesota, Connecticut, and Rhode Island effective July 1<sup>st</sup>

## Express Newsletter

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

- The Living Benefits of IUL Express
- IUL Express steps in with new opportunities
- Mutual of Omaha suspends long-term care sales in WA
- Updated MutualCare Solutions Product Guide
- Your clients can save on LTCi premiums

## OneAmerica

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### Your clients aren't average, why is their Long Term Care?

Some carriers like to claim that your clients don't need LTC protection beyond the average length of a care need. But preparing for only the average length of a care need can leave a large gap. [Learn more.](#)

## Pacific Life - Lynchburg

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**Swift Sailing Accelerated Underwriting** - [Download the Prequalifying Checklist](#) to help determine who may be a fit.

## Principal

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### Help businesses plan for the future with a complimentary informal business valuation

[Learn more](#) about the complimentary informal business valuation and Principal's complete portfolio of insurance solutions.

## Protective Life

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### Accelerate your business with Classic Choice term and Velocity Digital Solutions

Protective Classic Choice term offers your clients the short-term coverage they need at the price they want. And with Velocity – Protective's portfolio of digital solutions - you could go from application submission to sales commission nearly 40 days faster. Combined with low prices, it's never been easier to do the right thing for your client and your business.

### Lifetime Assurance UL - the coverage your clients need with the ease they want

Don't let client hesitation or confusion about the right policy linger. See for yourself how [Protective Lifetime Assurance](#) meets client needs and provides the simplicity, flexibility and guarantees they want.

### Protective's IUL can help prepare clients for an unexpected diagnosis

If your clients experience a long-term diagnosis, they could pay \$102,000 each year for a nursing home private room. Are they prepared to cover these unexpected costs out of pocket?

If not, recommend [Protective Indexed Choice UL](#), an IUL policy that can be paired with chronic illness coverage to protect against this financial risk.

## Know What Matters Newsletter

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

- Protective Classic Choice Term — repriced, again!
- Check out the latest Protective Velocity updates
- New process for electronic health records
- Share these resources from the Help Protect Our Families campaign

## Prudential Financial

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### **PruLife Founders Plus UL is available in PA & WA**

Prudential recently updated Founders Plus with the addition of the Goldman Sachs Voyager Indexed Account and new pricing. [Learn more.](#)

### **Index Account Updates**

Effective July 15<sup>th</sup>, there will be [updates](#) to some of the capped and uncapped index accounts.

## Securian Financial

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### **Life Lines Newsletter**

[Read the June 2021 issue](#), including:

- Family meetings can provide opportunity
- 365 days of change = 1 opportunity for you
- Help clients calculate their life insurance needs
- Text messaging feature to help customers start their tele-interview
- Verification steps when gathering an electronic signature to draft money via ACH from a bank account

## Symetra

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### **Introducing Symetra SwiftTerm - One easy process, three paths to success**

Symetra SwiftTerm offers affordable term life insurance protection that's fast, easy, and online.

Designed for individuals with coverage needs up to \$2 million, Symetra is among the top carriers for low premiums.

Clients can choose from terms of 10, 15, 20 and 30 years and get coverage in as little as 25 minutes. Finally, a swift life insurance solution both you and your clients can feel good about!

SwiftTerm's easy online application process offers three potential underwriting paths to get the coverage your clients need. [Get a glimpse of the SwiftTerm experience.](#) [Learn more.](#)

**Introducing Symetra Allocation Index (AI) Strategies** – [Watch the webinar replay.](#)