



All the carriers. All the service. All the expertise.



June 22, 2021

Industry Articles

Semiprivate Nursing Home Room Cost Rises 9.2%

Inflation could pop up here, too. [Read the article.](#)

When Term Life Policyholders Leave the Level-Premium Bubble

Consumers who face a huge premium increase turn out to be good at judging their health. [Read the article.](#)

New Blood Test Detects More Than 50 Types of Cancer

For \$949, consumers may get information about their health that insurers don't have. [Read the article.](#)

American General

The Save Age option: Back-dating for a better premium

AIG products use “age nearest” underwriting. This means the premium is determined by the applicant’s age on the birthday that is nearest to the policy effective date.

In some cases, this means the premium will be based on an “issuance age” for your client that is 1 year older than their actual age – resulting in a higher premium.

This is where Saving Age can help reduce the premium: The Save Age option allows you to backdate a policy by up to 6 months. (3 months in Ohio).

- **Key tip:** When submitting an application, take note of your client’s birthday. If it falls within 6 months of the application date (3 months in Ohio), request that the policy be back-dated to Save Age.

[See this Saving Age flyer](#) for more details, plus tips and best practices for saving age while ensuring your case is not delayed.

New conversation starters tailored to each generation

Not every generation is the same – they have unique needs and preferences based on their experiences growing up. We have new generational resources to get conversations started, plus help in selling the right solutions at the right time in the right way.

New infographics, generational tips, communication preferences, plus prospecting tools tailored for each generation available on the aig.com/GenerationalSelling website.

The NEW "4% Rule"

We've all heard of "The 4% Rule" in financial planning... But have you seen its new successor, "The Rule of 25?"

[Watch this quick video](#) and start using The Rule of 25 to easily assist your clients in planning their ideal savings for retirement, including life insurance.

Take it to the next level, and meet the Rule of 25's offshoot for the financially accomplished in the [Pyramid of Philanthropy video](#).

Assurity

California Agents - Universal Life and Whole Life Riders available in June – [Read the bulletin](#).

Whole life insurance - fast growth, higher sales volume

Now is the time to jump on increased consumer demand for life insurance with Assurity's powerful whole life product. [Get the highlights here](#).

Genworth Financial

In-Force Rate Action announcements:

- [Georgia](#): PCS II and Choice 1 with Lifetime Stable Premium Option
- [Kentucky AARP](#): Privileged Choice and Classic Select with 1% Benefit Increase Option
- [Nebraska](#): PCS I
- [Nevada](#): Privileged Choice Flex

Illinois Mutual

A Simple Way to Explain Disability Income Insurance

Explain DI in less than 2 minutes with this [financial pyramid flyer](#). It gives you a quick visual to show clients the value of DI.

Double your sale with Business Expense!

Do you have small business owner clients? If so, you have a myriad of opportunities to quickly make more sales.

Business Expense (BE) insurance is often an overlooked, but important piece of protection for business owners. Ask your client: "If you became disabled due to illness or injury and couldn't work, how long would your business survive without you there to run things?"

BE from Illinois Mutual can reimburse business owners for eligible fixed business costs, such as paying employee salaries, office spaces, or utilities. [This flyer helps your client calculate their business needs](#). Once you know the monthly benefit they might need, you can obtain a quote for a BE policy.

Updates to DI Non-Med Limits and Financial Documentation Guidelines – [Learn more](#).

John Hancock

The nuances of selling life insurance to women – [Listen to the new podcast](#).

The enhanced Accumulation IUL

The enhanced Accumulation IUL offers unmatched income potential. And when when you utilize the product's "blending up" strategy, you can provide your clients with more death benefit coverage in their working years while still helping them meet their supplemental income needs in retirement. [Learn more](#).

New Conversion UL - now available

John Hancock now offers a conversion UL product for clients who decide to convert to a permanent life insurance policy during the term conversion period without evidence of insurability. [Get details.](#)

Legal & General America (Banner and William Penn)

COVID-19 response and Temporary Underwriting Guidelines – [Read the updates!](#)

Lincoln Financial

Lincoln Leader for Life Newsletter – [Read the June 14th issue.](#) *(please note: BSI does not offer variable products.)*

Mutual / United of Omaha

Long Term Care policyholders can view and interact with valuable policy information

Customer Access is a great resource that allows clients to view policy information in one convenient spot, 24/7. By logging into the new long-term care insurance portal, clients have access to a variety of self-service capabilities, including viewing benefit details, obtaining policy information and initiating a claim.

Long-term care policyholders must register upon first login by going to <http://www.mutualofomaha.com/access>. View the [FAQ document](#) for details on the portal as well as tips for helping clients register their LTC profile.

It's a \$100,000 Question

Most people do not have an extra \$100,000 available to pay for long-term care services. But according to our current cost-of-care study, that is approximately what a year of nursing home care would cost.

To help explain the need, we updated our cost-of-care data and created several new pieces for you to share with your producers. They include:

- Updated [Marketing Solution Center Campaign](#)
- New [Customizable Prospecting Postcard](#)
- New [Social Media Posts](#)

Increase your Disability Income Insurance placement rate

Sometimes based on conversations with potential clients, it's hard to know whether or not they will be approved for disability income insurance. Save some time and increase your placement rate with the help of our brand new flyer - [Things to Know Before Applying for Coverage.](#)

Express Newsletter

[Read the June 2nd issue](#), including:

- The Perfect Fit for Medicare clients
- Med Supp rate adjustments
- S&P Rating Affirmation

Express Newsletter

[Read the June 9th issue](#), including:

- Converting Term into Permanent Coverage
- Using Income Advantage IUL with a Stay Bonus Strategy
- This summer you can earn extra cash for your dental sales
- 2022 Prescription Drug Plan Training

OneAmerica

Asset Care with Return of Premium - Access to funds at any time

Asset Care with Return of Premium ensures your clients can always access their funds. They can be used for LTC

expenses, passed on as a death benefit, or returned minus any prior distributions upon surrender of the policy. [Learn more.](#)

Your clients aren't average, so why should their protection be?

Don't let clients base their long-term care protection on the averages. That can often create a large gap in protection and affect their retirement income. With OneAmerica's unlimited lifetime benefit option, you can help them close that gap and get protection for their entire lifetime. [Access sales resources.](#)

Pacific Life - Lynchburg

2 chances for a faster process

With most accelerated underwriting options, your clients are either in or out. But PL Promise Term offers qualifying applicants two opportunities for a touch-free underwriting experience, which means - odds are - clients stand for a better chance of getting a hassle-free offer. [Learn more about the underwriting programs - PL Swift Sailing and PL Smooth Sailing - in this handy flyer.](#)

4 Tips to Simplify Asking for Referrals – [Read the article.](#)

Field News Monthly

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

- PL Swift Sailing - Up to \$2M coverage, NO Medical Exams
- 3 chances for a faster process – PL Smooth Sailing & PL Swift Sailing

Protective Life

Another price drop for Protective Classic Choice term – [Learn more.](#)

Prudential Financial

A smooth business transition takes a smart plan

A client's small business is their livelihood in working years and their legacy when they retire or pass on. A smooth transition doesn't "just happen". It takes a smart business succession plan that YOU can help them create.

Use the [June Spotlight and Playbook Pointers](#) for materials to help you with every step in the end-to-end process. Use the [Small Business eBook](#) for conversation starters and pointers for businesses in all stages.

Life Essentials Newsletter

[Read the June 7th issue](#), including:

- PruFast Track Program: new requirement effective July 19, 2021
- Important New Business update: IRC 7702 Tax Limit changes
- June 2021 Term Conversion updates
- Webinar: Business Succession Strategies – How to transition to the next generation
- You Can Help Business Owners Create a Smart Transition Plan

Life Essentials Newsletter

[Read the June 14th issue](#), including:

- NEW higher premium limits for many life products
- Beginning July 19, 2021, all PruFast Track eligible business MUST be submitted via Prudential Xpress QuickForm worksheet or Drop Ticket
- Revised PruLife Founders Plus Supplement

SBLI

Grow your Whole Life business with SBLI's digital sales process

SBLI is your end-to-end digital solution for Whole Life too - up to \$750,000 and available for all risk classes with no blood or fluids. No in-person contact – guaranteed. [Learn more.](#)

Securian Financial

Help your clients pre-pay their beneficiaries' taxes

Taxation can deplete assets passed to the next generation. Funding an asset like life insurance is one option to pre-pay those taxes. Learn how to help your clients pre-fund their beneficiaries' taxes using life insurance as a financial tool (LIFT). Get started showing LIFT strategies with the [fully interactive financial professional guide](#).

Symetra

In case you missed the webinar

You can now view the replay of [Introducing Symetra Allocation Index \(AI\) Strategies](#). They introduced their industry-first AI Strategies and provided hypothetical back-tested performance to show how they stand out against the competition.

The Standard

Why Sell Standard DI?

The Standard offers the no-cost Benefit Increase Rider and Automatic Increase Benefit.

- **Benefit Increase Rider**
 - Option to Increase Benefit Every 3 Years
 - No Medical Underwriting Required
 - Allowed to Exercise if you lost Group LTD coverage or Income increased by at least 30%

- **Automatic Increase Benefit**
 - Increases by 4% Every Year for 6 Consecutive Years
 - No evidence of Insurability required
 - Increases Occur Every Policy Anniversary

[Learn more!](#)