



June 8, 2021

Life Insurance Annuities Long Term Care

LIFE INSURANCE

AIG

- **AIG used their PGA presence to highlight the exceptional work of financial professionals**
Visit weseethefutureinyou.com for the tools and resources you need to keep your clients on course for brighter futures.

See their ad below!



- **It's all about the LIFE in life insurance**
With the sustained low interest rate environment that makes traditional GUL insurance less attractive and more expensive for clients, it may be time to look at other alternative solutions like a guaranteed-focused IUL.

Imagine: Clients can pay the same premium as a traditional GUL policy, but get the added benefits of strong cash value and chronic illness protection! Yes, you heard it right.

[Learn about Value+ Protector II.](#)
- **Bridge the income gap for clients who want to retire early**
Help your clients wanting to retire early get the most from their Social Security benefits and have the predictability of guaranteed income — for life. [Learn more.](#)
- **Term Conversions just got even better!**
Fully underwritten Select-a-Term policies could be eligible to convert to a permanent policy with the Accelerated Access Solution (AAS) chronic illness rider. [Get full details.](#)

John Hancock

- **New Accumulation IUL**
Recent tax legislation means John Hancock can now offer even better cash value growth potential with [Accumulation IUL '21](#). In addition to standing out in short-pay scenarios, the newly enhanced Accumulation IUL offers:
 - More funding flexibility
 - New Base Capped Two Year Indexed Account
 - Enhanced targets
- **How to protect a client's wealth – and health!**
[Watch this 15-minute webinar](#) where John Hancock shares real data and real outcomes from clients just like yours who opted for John Hancock Vitality and are reaping the benefits.

Legal & General America

- **Important updates**
[Read this announcement](#) to learn about:
 - Paper RLIs now on the digital platform
 - Enhancements to Automated Underwriting Rules
- **Electronic Health Records (EHRs) automatic ordering integrated into digital platform – [Get details.](#)**

Lincoln Financial

- **Lincoln Leader for Life**
[Read the May 24th issue](#), including:
 - Extension of Maturity Offer Expanding to Include Variable Universal Life Products
 - New! Challenge Accepted Site
 - Revised COVID-19 life Insurance Underwriting Guidelines

Mutual / United of Omaha

- **Adjustments to temporary COVID19 guidelines – [Get details.](#)**
- **GUL Express was discontinued – check out IUL Express!**
If you haven't checked out the IUL Express yet, now is a perfect time to do so! Here is a [recorded webinar](#) highlighting the advantages IUL Express can have over a GUL Express. You can also get more product details and watch consumer & producer training videos by visiting the [simplified issue website](#).
- **Express Newsletter**
[Read the May 19th issue](#), including:
 - IUL training at your fingertips
 - Protecting a child's future insurability with Children's Whole Life
- **Express Newsletter**
[Read the May 26th issue](#), including:
 - Important Life Underwriting Updates
 - Income Advantage IUL allows for a client to accumulate cash value
 - IUL Express - a great fit for Simplified Issue Life Insurance

Pacific Life

- **Welcome Aboard Swift Sailing Accelerated Underwriting!**
 - [Swift Sailing Overview Brochure](#)
 - [Swift Sailing Prequalifying Checklist flyer](#)
 - [Swift Sailing Client Flyer](#)
 - [Side-by-Side Comparison Flyer for Swift Sailing & Smooth Sailing](#)

Protective Life

- **Protective's IUL delivers more value for today's average client** – [Learn more.](#)
- **Accelerate your business with Protective Velocity**
From application submission to sales commission, Protective Velocity – our suite of digital solution – makes it easier and quicker to do business with us. [Continue reading](#) to learn about recent enhancements and improvements to the annuity pending business dashboard and updated EPD client timeline.
- **Offer a GUL built for life — and chronic illness**
[Protective Lifetime Assurance UL](#) offers peace of mind in the event of chronic illness. When clients add the affordable living benefit, ExtendCare, they can accelerate a portion of the death benefit if faced with that circumstance.

Prudential

- **1 conversation can turn into many clients**
Just one conversation with a business owner can plant the seed that could lead to exponential growth. Consider the business owner(s), their family(ies), the employees and their families, and so on ... for both business and individual life insurance needs.

Life insurance can provide protection from financial events that can negatively impact both the business and their families, too. It's a fertile market that offers you a rich opportunity to grow your own business. [May's Playbook Pointers](#) and the [Small Business eBook](#) can help you nurture and take action with the potential that's lying dormant right inside your own book of business.
- **Life Essentials Newsletter**
[Read the May 24th issue](#), including:
 - Big Opportunity in Small Business Market
 - Revised PruLife IAUL Supplement (VA)
 - Revised Important Notice Regarding Replacement (WY)

Securian Financial

- **Life Lines Newsletter**
[Read the May 2021 issue](#), including:
 - Long-term care social media toolkit
 - Click-to-start digital marketing
 - New and improved! SecureCare Video Resource Library
- **How COVID vaccination affects underwriting decisions** – [Read the notice.](#)
- **Are your clients looking for an easy way to pay?** [Learn about MyAccount.](#)

Symetra

- **New versions of Symetra Accumulator and Protector IUL**
The persistency bonus beginning in year 11 will be changing for both products—to 10% for Accumulator IUL, and 20% for Protector IUL. All bonuses remain guaranteed. Additional changes affecting both products include:
 - The ability to reduce face amounts to 25% of the original specified amount (currently 50%).
 - Participating loan rates reduced to 5.00% (currently 5.50%).

Review the updated [Accumulator IUL](#) and [Protector IUL](#) fact sheets for complete product information.

Important dates and transition rules:

- June 1, 2021: Our illustration systems will be updated with the new versions of the products.

- June 11, 2021: All applications for the current version of the products must be signed and dated. We must receive these applications signed and in good order no later than June 18, 2021. Applications signed and dated after June 11, 2021 will receive the new version of the products.
 - July 23, 2021: All cases for current versions of the products must be issued/paid. For 1035 exchange cases, the deadline will be extended if the only outstanding requirement is the receipt of 1035 funds.
- **Sales Flash Newsletter**
[Read the May 2021 issue](#), including:
 - Symetra Allocation Index (AI) Strategies
 - IUL policy details now available on customer portal

Transamerica

- **iGO No Longer Supports Internet Explorer 11** – [Read the announcement.](#)

ANNUITIES

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

John Hancock

- **A closer look at Grantor Retained Annuity Trusts**
 Grantor Retained Annuity Trusts (GRATs) are a tax-efficient way to transfer assets out of an estate, and GRAT remainder interest can be used for a variety of planning goals, including to fund an irrevocable life insurance trust or as a financing exit strategy.

To best help you understand how to use GRATs effectively, John Hancock has compiled the following roundup of resources:

- **To learn more about GRATs and how they work**, check out their latest blog: [GRATs — Your specialized but overlooked tool.](#)
- **To learn how GRATs might be applied to real-world planning**, check out their latest [Planning in Action: Implementing a GRAT into Insurance Planning](#) and see how one agent incorporated the technique into a real case.
- **Get information quickly**, check out their [Concept Corner Video](#). They give you a five-minute, high-level overview of GRATs.

Lincoln Financial

- **Lincoln Leader for Fixed Annuities Newsletter**
[Read the May 14th issue](#), including:
 - eDelivery of annuity contracts
 - Updates to the eDelivery experience
 - Check out our rates
 - iPipeline no longer supporting Internet Explorer 11

Protective Life

- **Reduction in payout factors for the Protective Guaranteed Income indexed annuity**
 Read the [announcement](#). See the [comparison grid](#).

LONG TERM CARE

Genworth Financial

- **In-Force Rate Action announcement:**
 - [Massachusetts](#): Privileged Choice Flex
 - [Tennessee](#): Privileged Choice Flex

Mutual of Omaha

- **New rates and benefit option changes to the MutualCare Solutions Portfolio approved in Delaware, Florida, North Dakota and South Dakota** – [Get complete details and transition rules.](#)
- **Washington State underwriting and compensation** – [Read the updates.](#)
- **Temporary COVID-19 Long-Term Care Virtual Assessments**
In February, Mutual announced a temporary transition to virtual assessments for applicants age 65 and over with favorable medical records. Due to the increasing number of Americans being vaccinated, they will be moving back to face-to-face assessments. [Read the bulletin.](#)
- **The 2021 LTC cost-of-care study is here**
How will your clients pay for long-term care services? Most people don't have an extra \$100,000 available to pay for long-term care services. But according to our current cost-of-care study, that's approximately what a year of nursing home care would cost.

Having the most up-to-date cost-of-care information at your fingertips is a good way to help your clients understand the risk they face should the need for long-term care arise.

- [Cost-of-Care Calculator](#) — See the current cost of LTC services by state and view what those costs might be 5, 10 or 20 years down the road.
- [Cost-of-Care Brochure](#) — Use this handy brochure to help clients understand the current cost of LTC services in their state.

OneAmerica

- **LTC isn't an investment, it's lifestyle protection**
Long Term Care Insurance helps to create the best overall experience. Watch the 4 minute video below that helps to visualize why.

