



March 16, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness

LIFE INSURANCE

AIG

- **Select Income Rider on Max Accumulator IUL**

What if your client could help their beneficiaries manage ongoing expenses while they also help themselves with potentially lower premium payments? See how with the Select Income Rider (SIR) on Max Accumulator IUL.

Select Income Rider offers flexibility

- Withdrawal amount can potentially increase by 2-5% on average and in some scenarios by more than 7% No cost rider
- Choose your amount (10% - 100% of the life insurance benefit)
- Choose your payment duration: 10, 20 or 30 years

Learn more:

- [Select Income Rider](#)
- [Max Accumulator Product Highlight](#)
- [Max Accumulator Product Comparison](#)

- **Hello! What's up? How's it going?**

There are lots of ways to start a conversation. But some topics such as long-term illness care can be difficult to bring up. Did you know that beyond 100 days, Medicare pays \$0 for long-term care services? Are your clients prepared?

Chronic illness riders for life insurance can help minimize unexpected financial strain due to a long-term illness by providing your clients funds while they are still living. Now that's worth a chat!

[Start a conversation that matters with this long-term illness care infographic.](#)

- **Your clients have enough money for retirement, right?**

Thanks to medical advances and healthier choices, Americans are living longer, more active lives.

Life insurance can help supplement your clients' retirement with modern day policies that include benefits they can access while living.

[Get the conversation started by sharing these compelling facts.](#)

American National

- **Independent Voice Newsletter**

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

- Supporting Our Colleagues in Need
- Advantages of Education Funding
- How Pension Plan Contributions
- Can Help Small Business Owners
- Divorce Planning and Life Insurance

- **Be equipped for change with Executive Universal Life**
As time passes, financial goals may change. Ensure your clients are equipped with Executive Universal Life. [Read the client brochure.](#)
- **How COVID 19 Full Vaccinations Will Impact Underwriting** – [Read the FAQ's.](#)

John Hancock

- **Spotlight News**
[Read the February 22nd issue](#), including:
 - See the highlights of why Vitality continues to be such a game changer
 - Exciting enhancements to eDelivery of inforce policy documents
 - Emotional intelligence in a virtual world
 - Unlocking business planning opportunities in 2021

Legal & General America

- **#HelpProtectOurFamilies campaign**
LGA is supporting the #HelpProtectOurFamilies campaign by sharing this industry-wide initiative which raises awareness around the coverage gap issue in the United States. You'll find the campaign toolkit as well as the new women's resources and links to other consumer materials on their advisor [Awareness Resource website](#).

Lincoln Financial

- **Lincoln Leader for Life Newsletter**
[Read the March 1st issue](#), including: *(please note BSI does not offer variable products)*
 - Now Available – Lincoln MoneyGuard Market Advantage in DC
 - New State Availability for Lincoln VULONE (2021) and Lincoln SVULONE (2021)
 - Now Available – Lincoln WealthAccumulate 2 IUL (2020) and Lincoln WealthPreserve 2 IUL (2020) in California
 - Lincoln AssetEdge VUL (2015) Closing to New Sales in New York
 - Policy Rate Effective Date on Pending Website
 - Pending Case Website – Frequently Asked Questions
 - IRS Form 4506-C (updated)

Mutual / United of Omaha

- **Jump on the Express**
Express products offer a simplified underwriting and application process, which means policies are issued faster and your agents get paid faster.

[Take a look at this flyer](#) for a high-level overview of the Express product portfolio. Then learn more by visiting mutualofomaha.com/simple for additional product information, training and marketing materials.
- **Express Newsletter**
[Read the February 24th issue](#), including:
 - Whole Life is a great solution for clients looking to cover their final expenses. For healthier clients, you may also want to consider IUL Express.
 - Accelerated Death Benefits are included on IUL policies at no additional cost and with no additional underwriting
 - IUL Express Producer Training Video
- **Express Newsletter**
[Read the March 3rd issue](#), including:
 - Business Planning opportunities using an IUL's cash value
 - Converting temporary term coverage into permanent coverage
 - The Living Benefits of Term Life Express

Pacific Life

- **PL Promise products** – [View this At-a-Glance.](#)
- **Maximize Your Marketing**
Have you visited Pacific Life's [Producer Bay marketing toolkits](#) lately? They provide quick access to all the PL Promise marketing materials in one place—everything from product materials, to personalized emails and practice management tools, & more!
With many carriers leaving the GUL space, Pacific Life continues to offer an excellent product with popular benefits and riders starting at \$25,000 of death benefit! This is a story worth sharing with your brokers! [Check out this sales opportunity.](#)
- **Yours, Mine, and Ours**
While blended families have become more commonplace, estate planning that addresses their needs is an often overlooked and much misunderstood market. [Learn about some strategies using life insurance that might help blended families.](#)
- **The Art of Writing a Valuable Underwriting Cover Letter**
A well-written underwriting cover letter can help make a difference in securing your clients the life insurance coverage they need. But what makes a valuable cover letter? [Read the article.](#)

Protective Life

- **Built-in flexibility in case things change**
Life can take unexpected turns (cue flashbacks to 2020). If and when life throws curveballs, your clients' budgets may change, too. Are you certain that you're recommending an IUL that fits within their current budget and has the ability to adapt in times of uncertainty?

When offering [Protective Indexed Choice UL](#), you can have the confidence that you are. It's ideal for clients wanting:
 - \$500,000 or less in coverage
 - A specified premium so they can stick to their budget
 - The option to adjust their payment schedule if needed
- **Changes to Protective Lifetime Assurance UL**
Effective March 1, 2021, Protective Lifetime Assurance UL was repriced with a slight rate increase to accommodate the current low interest rate environment. They also added a new \$500,000 face amount band to the product. [Read the communication.](#)
- **This powerful combination protects client from two key risks**
Protective Indexed Choice UL paired with our ExtendCare Rider protects clients from multiple risks — providing chronic illness coverage while they're living and death benefit protection when they're gone. [Learn more.](#)

Prudential

- **Enhancement to Electronic Health Records Process** – [Get details.](#)
- **Life Essentials**
[Read the February 22nd issue](#), including:
 - Help Clients Avoid a Surprise Tax Bill in Retirement
 - Repricing Coming to Term Essential and Term Elite
 - SUL Protector Price Change – effective February 22nd
 - COVID-19 Underwriting Guidelines—All in One Place!

Securian Financial

- **Clients like WriteFit**

Over the last year, the importance of life insurance has come to the forefront for many. Our WriteFit underwriting process is a less invasive and easy way for your clients to get insured fast. Don't just take our word for it – here's what clients are saying:

- 89% were satisfied with the speed of the underwriting process
- 91% thought their underwriting decision was acceptable
- 89% said the time between applying and delivery met their expectations

[Visit the website to learn how you can take advantage of WriteFit](#) – and other digital capabilities that can give your clients an easy, fast application experience.

Symetra

- **Temporary death benefit and premium limits on permanent and term life insurance products** – [Get details.](#)

- **Sales Flash Newsletter**

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

- Symetra Term is now available for high-net-worth foreign nationals
- Updated caps and participation rates for Symetra IUL
- How IUL features and performance can affect future distributions

Transamerica

- **Term & FFIUL Policy e-Delivery! - IMPORTANT**

Later in 2021, Transamerica will be launching a brand-new e-Delivery process. In the meantime, an interim e-Delivery process has already been launched. Please see this [important information](#); as well as these resources:

- [eDelivery Consent Form](#)
- [eDelivery Terms and Conditions](#)
- [Sample client e-mail](#)

ANNUITIES

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

AIG

- **Changes coming to American Pathway fixed annuity products**

Effective March 22, 2021 American Pathway fixed annuities will:

- No longer offer the Activities of Daily Living rider
- Include updated Owner Acknowledgement language for easier product understanding

[Download this communication for more information.](#)

- **Changes to The Power Series of Index Annuities**

Effective March 22, 2021, the Power Series of Index Annuities will:

- Offer the Lifetime Income Choice guaranteed living benefit rider
- No longer offer the Activities of Daily Living rider
- [Read the announcement.](#)

- **Fixed Index Annuity Accumulation Solutions case study** – [See the sales idea.](#)

- **DymamiQ Allocation Index**

Share the new [overview video](#) with clients to help explain how the DymamiQ Allocation Index works.

American National

- **Gain Financial Strength with ASIA PLUS**

ANICO [Strategy Indexed Annuity PLUS 7](#) & [Strategy Indexed Annuity PLUS 10](#) offer:

- Two Lifetime Income Riders
LIR Fixed Roll-up Rate is 7.2%, offering your client the potential to double the base in only 10 years!
- Competitive Interest Crediting Strategies
Cater to your client's specific needs with a variety of crediting strategies to choose from.
- Protection Strategies
No direct investment in the stock market, therefore, your client cannot lose money due to the index volatility.

Integrity Life

- **Indextra Adds 5-Year Period**

Indextra Fixed Indexed Annuity now offers a 5-year withdrawal charge period. Complementing the current options, this new period provides added flexibility to elect a shorter term. Clients can still take advantage of the Goldman Sachs and J.P. Morgan indices. Plus a new 5-year Guaranteed Minimum Account Value (GMAV) of 105%.

- [Visit the web page](#)
- [Watch the video](#)

- **Multiple Sales Ideas for Multigenerational Income**

Generate income for clients ... and their multiple generations ... right down to their grandchildren.

- [View the brochure](#)
- [View the worksheet](#)

LONG TERM CARE

Genworth Financial

- **In-Force Rate Action announcements:**

- [Alabama Group Trust Certificates](#): Pre-PCS (For Alabama Certificates)
- [Missouri](#): Privileged Choice and Classic Select with Stable Premium Option & 1% Benefit Increase Option
- [Utah](#): Privileged Choice Flex

John Hancock

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

Mutual of Omaha

- **Updated LTC “Other Than Applied” process** – [Read about the changes.](#)

OneAmerica

- **Care Solutions News**

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

- Expedited underwriting: Expanded and simplified
- New for California: Updated asset-based LTC loan/withdrawal process
- Access February interest rates
- Attention Arkansas and Michigan: Best interest is here!
- OneAmerica Retirement Services earns recognition in 2020 PLANSPONSOR survey

- **2021 Advanced Strategies/LTC Tax Guide**

- [View the digital copy](#)
- Download the [Income tax deductions for tax-qualified long-term care insurance](#) – *consumer facing flyer*
- Download the [Advanced Strategies: Bonus Plans and Split-Dollar: Alternatives to nonqualified deferred compensation](#) – *consumer facing brochure*

DISABILITY & CRITICAL ILLNESS

Mutual / United of Omaha

- **Priority Income Protection is now discontinued** – [Read the reminder.](#)