



March 2, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness MedSupp

## LIFE INSURANCE

### American General

- **Non-medical Underwriting now available on Value+ Protector II**

Available for cases that fall within these guidelines:

- Face amounts up to and including \$1 million
- Ages 50 or below (18-50 in New York)
- Standard to Preferred Plus underwriting classes

**What this means to you:**

- Cases can be approved quicker and your commissions paid faster! When applicable, you also have the ability to pivot to medical underwriting.
- Increase your efficiency – Leave Part B to AIG! No need to submit a Part B, exam, labs or APS records for cases with non-medical underwriting, including Value+ Protector II and Max Accumulator+ II.

- **Campaign In a Box** – Life Insurance Sales Essentials

This campaign provides foundational information on the value proposition of life insurance, featuring: prospecting, cut & paste promotions, sales strategies, and training. There are over 50 resources available! [Visit the Campaign in a box site now.](#)

### American National

- **Signature Performance IUL**

[Signature Performance IUL](#) offers:

- **Protection From a Volatile Market**  
Your client's money is indirectly tied to the stock market, so they are better shielded from downside risks.
- **Death Benefit Security**  
Provides the security of death benefit coverage that may be used to replace income.
- **Flexibility From Their Coverage**  
Accelerated Benefit Riders which have the potential to help if your client were to fall terminally, chronically or critically ill.

- **Avoid Uncertainty with Signature Guaranteed UL** – [Learn more.](#)

## John Hancock

- **Spotlight News**

[Read the February 8<sup>th</sup> issue](#), including:

- Survivorship coverage with so much more
- Preliminary Funding Account (PFA) update
- USPS delivery delays
- John Hancock's anti-money laundering training program – IMPORTANT!
- Important reminder for producers selling our LTC rider
- New: Business Building Kit for John Hancock Vitality

## Legal & General America

- **Recent improvements and updated Underwriting Field Guide**

The following improvements were [recently communicated](#):

- Marijuana use now considered for non-tobacco rate classes
- EIRs replacing all IRs
- Visa and Green Card considerations

The [Underwriting Field Guide](#) has been updated.

## Mutual / United of Omaha

- **Express Newsletter**

[Read the February 10<sup>th</sup> issue](#), including:

- Tax Bracket Risks Brochure for 2021
- IUL Express Client Video

- **Express Newsletter**

[Read the February 17<sup>th</sup> issue](#), including:

- Income Advantage - a low-cost product offering high value
- United of Omaha IUL products are now available on InsMark
- Learn about Mutuals' full suite of simplified issue life insurance products

## Pacific Life

- **Pacific Life's has a competitive GUL!**

Make sure you ask for Pacific Life Promise GUL with your next quote. GUL product specs include:

- Issue ages 0-80
- Min Face 25K with [Chronic Illness rider](#) available
- Max 5Mil Death Benefit
- Min Guarantee to age 90, but can be dialed to age 121
- ROP years 15, 20 and 25
- Childs term rider

See how to use PL Promise GUL with your clients! [Use this sales idea for 1035 Exchange and Final Expense Coverage.](#)

- **Field News Monthly**

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

- Seeing PL Promise GUL with Fresh Eyes
- Even Better with Chronic Illness Benefits
- Save Time – Prequalify Your Clients
- Up Your LinkedIn Game

## Protective Life

- **Coverage that fits the budget and protects for life — a win-win**  
When you build or renovate a house, taking shortcuts could lead to costly re-work down the line. The same principle applies when offering your clients the right life insurance coverage.

For many, term insurance is a cost-effective and straightforward option. But for those with more long-term needs, it may not be the right fit. When it's not, turn to Protective Lifetime Assurance UL — a smart option for budget-minded people who want to protect their loved ones for life. [Take a look!](#)

## Prudential

- **Life Essentials Newsletter**  
[Read the February 8<sup>th</sup> issue](#), including:
  - Power of Two On-Demand Webinar: How to Change the Life Insurance Narrative
  - Informal Inquiry Process Update – effective March 1<sup>st</sup>
  - Underwriting Service Update
  - A Message from Mike Calabro, Vice President, Prudential Individual Life, Service Operations
  - We're Making It Easier to Access eInterview for PruXpress Worksheet Applications!
- **Surprise! You've Got A Tax Bill - "Great!" (said no one ever!)**  
No client wants to be surprised by owing more in taxes than they've planned for. If their retirement portfolios aren't diversified from a tax perspective, they might be ... and they may end up paying more than they should. The tax benefits of life insurance might be a welcome surprise TODAY to avoid an unwelcome one tomorrow.

Encourage your clients to take [The Tax Challenge](#). They may be surprised by the results.

[Visit the Trimester Marketing Resource Site for more.](#)

## Securian Financial

- **Life Lines Newsletter**  
[Read the February 2021 issue](#), including:
  - 1099s now available in My Account
  - Changes to Section 7702
  - Contact-free underwriting options crucial
  - How to write SecureCare remotely

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## ANNUITIES

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

## American General

- **Power Index Premier NY** – the only index annuity in NY with a guaranteed living benefit rider  
Show clients how lifetime income will increase for up to 15 years with this [client-approved income spreadsheet](#).
- **Annuity Connections Newsletter**  
[Read the February 2021 issue](#), including:
  - Quickly estimate clients' future income with our calculator
  - Client-approved hypothetical case study on index diversification with a Power Series Index Annuity
  - Power Index Premier NY - the first index annuity with optional guaranteed living benefit and the opportunity to grow future income is now available in New York
  - Future of Client-Advisor Relationships webinar on February 24
  - Updated renewal flyer for The Power Series of Index Annuities

## American National

- **Back by Popular Demand! 3-Year Palladium Multi-Year Guarantee Annuity**  
[Join today's training webinar to learn more.](#)
- **Additional Interest Rider is changing**  
Effective March 1<sup>st</sup>, the additional interest bonus for Palladium Multi-Year Guarantee (MYG) Annuity, Century Plus Annuity and the WealthQuest Citadel Diamond will no longer be paid for the life of the contract. [Get details.](#)

## Lincoln Financial

- **Lincoln Leader for Fixed Annuities Newsletter**  
[Read the February 16<sup>th</sup> issue](#), including:
  - Launch of Lincoln Covered Choice II fixed indexed annuity
  - Enhancements to the online account service experience
  - Help clients own the outcome
  - Idaho illustrations require full company name on cover page
  - February forms release

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## LONG TERM CARE

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## Genworth Financial

- **In-Force Rate Action Announcement:**
  - [Maine](#): Privileged Choice Flex
  - [Minnesota](#): PCS I
- **California Consumer Privacy Act of 2018** – [Read the reminder.](#)

## Mutual of Omaha

- **LTCi 2021 tax advantages**  
An LTCi policy brings many benefits ... from helping people remain in their homes as long as possible to offering protection for a retirement nest egg. But there's another important advantage — the potential to save on federal and state income taxes. The LTCi tax advantages flyers below are updated with the 2021 eligible deduction amounts.
  - [Agent Tax Guide](#)
  - [Tax Advantages for Individuals](#)
  - [Tax Advantages for Business Owners](#)
- **LTC New Business Rate Refresh and Benefit Changes for Additional States**  
Last year, Mutual of Omaha began implementing new rates and benefit option changes to the MutualCare Solutions Portfolio in approved states. Effective March 1, 2021, they will be implementing these changes in four additional states. [Get details and transition rules.](#)

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## DISABILITY & CRITICAL ILLNESS

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## Mutual / United of Omaha

- **Built in Return of Premium**  
A Critical Illness policy provides a direct payment to policyholders if diagnosed with a covered condition. And, if you have clients who are worried about paying premiums for something they may never use, the built-in return of premium can help ease their concern.

The built-in Return of Premium benefit is a unique advantage of our Critical Illness product. Any premiums paid, minus any policy benefits received, will be refunded to a beneficiary upon their death and there's no additional charge for this benefit. This allows clients the coverage they want, with the peace of mind they need.

[Learn more about the Return of Premium benefit.](#)

- **Priority Income Protection is being discontinued**  
With the launch of their new disability product on October 15, 2020 - Mutual Income Solutions - Priority Income Protection will be discontinued on March 1, 2021. [Get details and transition rules.](#)

## MEDICARE SUPPLEMENTS

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### Mutual / United of Omaha

- **e-APP Guides and Instructional Tools are now available** – [Get details.](#)