



March 30, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness

## LIFE INSURANCE

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### AIG

- **Getting to the heart of what you are looking for**

Whether it is the rated case advantage, custom durations or term conversion options, get familiar with all of the benefits of Select-a-Term. Want to know where we look the best? AIG's [Underwriting Sweet Spots flyer](#) will show you everything you need to know about AIG's flagship term product.

- **What's in a name?**

Have your clients updated their beneficiaries lately? Out of date name designations for beneficiaries could result in delays in the distribution of assets or passing property to the wrong person.

Life changes quickly. Make sure your client's wishes for asset dispersion are up to date and that their current beneficiary designations still meet their goals. Download the [Beneficiary Review Guide](#) and [Client Workbook](#) to help.

- **Non-med expansion with twice the product and face amount**

AIG has doubled up on their non-medical underwriting offering by expanding it on their protection focused IUL and doubling the face amount from up to \$500,000 to \$1 million! With easy non-medical underwriting on qualifying cases, it's simpler and faster than ever. [Learn more.](#)

### American National

- **Newly refreshed Executive UL**

Executive UL is a competitive current assumption UL product with a mix of strong cash values and competitive death benefit and guarantees crediting 3% interest rate with living benefits. [See the new client brochure.](#) (Executive UL is not available in NY).

- **Provide affordable coverage today with flexibility for tomorrow**

Coupled with the financial uncertainties of today; American National brings a unique opportunity to secure term life insurance coverage at a cost that could be up to 50% cheaper comparatively than any 10-year term on the market. [Learn more.](#)

### Brighthouse

- **New MetLife Website for Life Insurance Policy Changes**

The [Life Insurance Policy Change Guide Website](#) is designed to provide education assistance and operational content for life insurance products. It is a quick, convenient, and secure way to provide you with important information to help you with common policy change requests.

Learn more about what the site has to offer by downloading this [Life Insurance Policy Change Guide Website Flyer.](#)

## John Hancock

- **Spotlight News**

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

- Expanded Vitality face amounts
- Updated Replacement Statement for FL, PR and WA
- Transition details for New York changes
- Tool to easier to explain IUL historical returns
- New legislation will impact premiums limits starting in 2021
- AML training

- **Advanced Markets News**

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

- The impact of taxes in retirement
- Latest Blog: Triple A" approach to estate planning, delving into the psychology around planning and offering solutions that can yield results
- Advanced Markets Fact Finders
- Advanced Markets Solutions Training Video

## Legal & General America

- **New term pricing**

Effective March 8<sup>th</sup>, LGA has new rates for Banner Life and William Penn OPTerm series; including a mix of decreases and increases. Changes to rates range across all term durations (10 - 40 years), with targeted improvements to the Preferred classes. [Visit LGA's term webpage](#) to find administrative guidelines, product specifications, marketing materials and more.

- **Accidental Death Marketing Campaign**

Since 2017, LGA has been direct marketing accidental death (AD) coverage to in-force policyholders. During these campaigns, select policyholders will receive a direct mail offer to purchase a pre-determined amount of AD coverage on a guaranteed issue basis. The next campaign begins later this month. [Get details.](#)

## Lincoln Financial

- **Lincoln Leader for Life Newsletter**

[Read the March 15<sup>th</sup> issue](#), including:

- Pricing Update: Lincoln TermAccel Level Term (2019) – 03/15/21
- Pricing Update: Lincoln LifeElements Level Term (2019) – 03/15/21
- Lab and Exam Status Updates
- Lincoln to Work with Policy Owners Impacted by USPS Delays in Maryland

## Mutual / United of Omaha

- **Express Newsletter**

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

- The hidden costs of waiting to purchase life insurance
- Quote on the go

- **Express Newsletter**

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

- Life sales ideas to help boost your sales
- IUL Express: Protection that lasts
- Leaving a financial legacy for grandchildren

## Pacific Life

- **Video Call Hacks: Simple Tricks to Get That Studio-Quality Look**

Whether it's an internal company huddle, a client meeting, or a sales webinar, video calls have become a key

communication method today. Video has quickly replaced in-person meetings, as more people than ever are working from home. Learn how to optimize your video calls with [these simple tricks](#) to get a studio-quality look.

- **Promise GUL**

Next time you are looking at term insurance for older ages, be sure to look at [Promise GUL](#). Chances are it is the better option.

- **Field News Monthly**

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

- Mining for Conversion Opportunities
- When Life Brings Upgrades...
- The Art of Writing an Underwriting Cover Letter
- Are You a Webinar Master?
- Term Reprice Coming Soon

## Protective Life

- **Still not 100% sure about Protective IUL?**

Here's the clarity you need to understand where it fits. [Protective Indexed Choice UL](#) is a competitive choice for clients looking for:

- A specified death benefit of \$500,000 or less
- Supplemental protection with chronic illness coverage
- The potential to build and access cash value
- Guaranteed death benefit protection

- **Lifetime Assurance UL** is built to last and specifically designed for those seeking stability

Discover how [Protective Lifetime Assurance UL](#) can deliver a solid foundation of protection to your clients.

## Prudential

- **Life Essentials Newsletter**

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

- Help clients' estates hold firm against tax erosion
- Tax Hike Considerations and Strategies for Generational Wealth Transfer
- LIMRA Help Protect Our Families campaign launched to help raise awareness around the importance of life insurance

## Securian Financial

- **Elevate your clients' financial strategies**

The right mix of financial tools can help minimize your clients' taxes and maximize their assets. With Life Insurance as a Financial Tool (LIFT), you can illustrate why a successful financial strategy includes many choices — including permanent life insurance. [Start now with the fully interactive financial professional guide.](#)

- **Life Lines Newsletter**

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

- 2021 tax reference guide
- How to look forward to taxes
- Using tax-advantaged dollars for Long-Term Care
- Financial schemes targeting seniors and vulnerable adults

## Symetra

- **Symetra Term is now available for high-net-worth foreign nationals**

In addition to Symetra's fixed permanent life insurance, they are pleased to announce that Symetra Term Life Insurance is now available with their high-net-worth foreign national (HNWFN) market program.

If you're currently working with or have referrals for HNWFN clients, when the time is right, Symetra's market

expertise and product solutions can help navigate the generational wealth transfer process with a [program and guidelines](#) designed specifically for them. [Explore the web site.](#)

## ANNUITIES

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

### AIG

- **Index diversification is a powerful tool**

No one knows what events the future may hold. A good retirement accumulation strategy clients should consider offers diversified choices to help them build assets while managing risk in a turbulent market.

AIG created [this client-approved tool](#) to help get the diversification conversation started with clients. Use it to highlight the different indices and account options available in a Power Series Index Annuity.

- **Annuity Connections Newsletter**

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

- New income rider on Power Protector series of Index Annuities - 3/22/21
- American Pathway fixed annuities will no longer offer Activities of Daily Living rider - 3/22/21
- Retirement solutions from AIG

### American National

- **Palladium MYG** – Get [product resources](#) and [rates](#).
- **Training requirements for annuity sales** – [Get details](#).

## LONG TERM CARE

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### Genworth Financial

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

- [Washington DC](#): PCS II with Stable Premium Option
- [Illinois](#): Choice 1 with Stable Premium Option
- [Minnesota](#): Privileged Choice Flex
- [Missouri](#): Privileged Choice and Classic Select with Stable Premium Option & 1% Benefit Increase Option

### National Guardian Life

- **Rating upgraded to A (Excellent) by AM Best** – [Read the news release](#).

### OneAmerica

- **"The Great Wealth Transfer" Opportunity - Using Qualified Funds for LTC Planning**  
[Watch this quick video](#) to set the stage for this opportunity.

### Transamerica

- **Transamerica to discontinue selling stand-alone Long Term Care** – *effective March 31<sup>st</sup>*  
[Read the reminder and see the FAQ's](#).

# DISABILITY & CRITICAL ILLNESS

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## Mutual / United of Omaha

- **Target Markets: Accountants**

Accountants like numbers. They help their clients with taxes and other important financial records, so being accurate with facts and figures is imperative. Some work for large firms, while others have their own practice and are self-employed.

Talk to your clients who work as accountants about Mutual Income Solutions and how it can help to protect their most valuable asset. [See the market profile.](#)

- **Talk to your clients about income protection** - This [fact finder](#) is a great way to start the conversation.

- **Cross-selling made easy**

The Critical Advantage Critical Illness, Cancer, Heart Attack/Stroke portfolio is the perfect cross-sell offering for any life and health agent. With as little as 4 underwriting questions, agents can easily fill their client's coverage gaps and boost their own income by offering a solution from a carrier their clients know and trust.

- [Learn more](#) about protecting against the indirect costs related to a critical illness diagnosis
- Download the [Critical Advantage Portfolio Brochure](#)
- Download the [Critical Advantage eApp Quickstart Guide](#)