



May 11, 2021

Life Insurance Annuities Long Term Care Disability & Critical Illness

## LIFE INSURANCE

### AIG

- **Help MAXimize growth and access**  
Offer this permanent life insurance product - [Max Accumulator+ II IUL](#) - to your clients who are focused on achieving long-term, tax-deferred cash accumulation. With easy [non-medical underwriting](#) on qualifying cases, it's simpler and faster than ever.
- **Quick access to life insurance protection with strong guarantees plus much more**  
Getting the cases from submission to issue is faster than ever! AIG [non-medical underwriting](#) is available on [Value+ Protector II](#) ([See the NY guide.](#)) up to \$1 million!

Value+ Protector II is a protection-focused IUL that provides strong guarantees, competitive premiums and many appealing benefits such as cash accumulation, up and down market control and optional riders to fit client's different financial goals. Nearly 75% of non-medical UW cases are approved in 5 business days or less.

- **Why let a term policy end when there is the option to extend?**  
Give clients the opportunity to convert their Select-a-Term policy into permanent life insurance without going through additional underwriting. Protection Extend IUL offers the benefits of traditional universal life, plus the potential for greater growth in policy value AND the ability to access funds while living.
  - Download the [Consumer Brochure](#)
  - See the [Product Highlights](#)

### American National

- **Precision Credit Underwriting** – [See "Success Stories" piece showing some underwriting wins!](#)

### John Hancock

- **Vitality members can now earn points for COVID-19 vaccination**  
John Hancock Vitality members can now earn 400 Vitality Points, simply by sharing [proof of their COVID-19 vaccination.](#)

In offering a program that uses science to drive meaningful change and influence health outcomes, we believe that motivating individuals to receive a COVID-19 vaccination is directly in line with John Hancock's goal of helping our customers live longer, healthier lives.

To help you share this good news, here is a [client-approved email](#) to use with your John Hancock Vitality clients. And if you're interested in selling more John Hancock Vitality, leverage the [Vitality Business Building Kit](#) (*login required*) for additional prospecting resources.

- **3-minute video concept: Vitality PLUS as an interest-rate hedge**  
[Watch this 3-minute video](#) to learn about the power of engaging in Vitality — and for details on a frequently overlooked way that clients can use the Vitality credits they earn.

## Lincoln Financial

- **Go Digital with Lincoln MoneyGuard Solutions**  
To stay ahead of evolving trends, Lincoln MoneyGuard Solutions offers a paperless process from application submission to policy delivery across our product suite. Lincoln is confident this digital-first strategy will make it easier for you to make this a highly efficient part of your business, while allowing your clients to get the long-term care protection they need.

[Learn more about the digital capabilities and access training guides and videos.](#)

- **Lincoln Leader for Life Solutions**  
[Read the April 28<sup>th</sup> issue](#), including:
  - Coming Soon – WealthAccumulate 2 IUL (2020) – 05/10/21
  - Coming Soon - WealthPreserve 2 IUL (2020) – 05/10/21
  - AG49-A Benchmark Index Account Change
  - eTicket Product Attestation
  - iPipeline No Longer Supporting Internet Explorer 11
  - Improved Experience for Printable Life Beneficiary Change Form
  - Updated Login Process and TwoFactor Authentication

## Mutual / United of Omaha

- **Simplified Issue Life** – [Read the weekly time service update.](#)
- **Express Newsletter**  
[Read the April 21<sup>st</sup> issue](#), including:
  - Children's Whole Life case study flyers
  - Are your clients looking for accumulation, protection or both? – SALES IDEA
- **Spread the word. Wild Kingdom is Back!**  
For many clients (and prospects), Mutual of Omaha's Wild Kingdom is synonymous with childhood memories of Sunday nights around the television. And now, classic episodes are airing on RFD-TV in their original time slot of 8 PM ET. Capture some of that top-of-mind awareness by [downloading the image](#) and posting it to your social media channels with the following caption: "Mutual of Omaha's Wild Kingdom is back on television on Sunday nights on RFD-TV. Check your local listings and access wildkingdom.com for more great content. #WKonRFD".
- **Express Newsletter**  
[Read the April 28<sup>th</sup> issue](#), including:
  - Be sure to discuss the Living Benefits of IUL Express
  - Sales Idea: A planning strategy to cover retirement Expenses
  - Important IOLI and STOLI Reminders

## Pacific Life

- **The Psychology of Selling Life Insurance**  
There's a human side to selling and understanding the psychology of both the buyer's and the seller's mindsets can give you the insight you need to put yourself in the buyer's shoes. Learn more about psychology's role in selling, buying, and marketing life insurance to unlock valuable insights that can help improve your pitch. [Read the article.](#)
- **Field News Monthly**  
[Read the April 2021 issue](#), including:
  - 2022 Broad Market Winners Summit
  - PL Swift Sailing Accelerated Underwriting - COMING MID-MAY
  - 5 tips for compelling life insurance copy
  - Video Call Hacks

- Where will you find your next client?
- Look for us on Social Media
- **COVID-19 underwriting updates** – [Read the special report.](#)

## Protective Life

- **The ideal client for Protective's IUL solution**  
If you've been wondering what type of clients could best benefit from our IUL, no more guessing — here's your answer.  
  
[Protective Indexed Choice UL](#) is a competitive choice when your clients are wanting:
  - A specified death benefit of \$500,000 or less
  - Supplemental protection with chronic illness coverage
  - Access to cash value potential that is delivered as expected
  - Guaranteed death benefit protection
- **Protective Velocity updates to move your business forward, faster**  
Ongoing improvements for Protective Velocity make it easier and quicker to do business with us. Continue reading to learn about enhancements to offer acceptance from the pending business site. [Read more.](#)

## Prudential

- **Special Edition eKit for Legacy Planning** – [Learn more.](#)
- **Life Essentials Newsletter**  
[Read the April 19<sup>th</sup> issue](#), including:
  - Prudential's Illustrations Now Reflect the New IRC §7702 Tax Limits
  - Robust Legacy Advantage Playbook Pointers eKit
- **Deliver a better client experience with Lifelnsight**  
[Lifelnsight](#) is Prudential's patented online policy management tool. It will help you:
  - **Save time**  
Gain quick access to clients' policy details and visualize actual policy performance compared with goals in one consolidated view.
  - **Provide clarity**  
Access a simple policy report with one click to help clients understand how their policy is performing.
  - **Strengthen client relationships**  
Utilize innovative capabilities to be aware of upcoming actions to help keep the client's policy on track.

## Securian Financial

- **New guidelines mean better underwriting offers for your clients**  
Securian's Guideline Enhancement Program was developed to deliver more consistent and overall better underwriting offers than ever before.
  - **Gestational diabetes**
    - Preferred Select available to ages 40 and older
    - Preferred available to all ages
  - **Cannabis (marijuana) use**
    - Preferred and Preferred Select available under new occasional use (up to 3 times per month)
    - Preferred available for experimental or intermittent use (up to 12 times a month)
    - Tobacco rates apply to heavy inhalation cannabis use only.

In addition to gestational diabetes and cannabis, Securian expects to deliver additional guideline improvements throughout the year. Watch for more details in future communications.

To learn more about their criteria for top underwriting classes, [view this guide](#).

## Symetra

- **Sales Flash Newsletter**  
[Read the April 2021 issue](#), including:
  - New Symetra Term fact sheet for high-net-worth foreign nationals
  - Help your clients leave a larger legacy
  - Don't forget: In-force illustrations right at your fingertips

## Transamerica

- **New enhanced Non-Medical rules**  
Non-Medical limits are increasing in both the maximum face amount and the rate classes available. Get up to \$2,000,000 to age 45 and \$1,000,000 to age 55 for all rate classes including their best class - Preferred Plus!
  - **Trendsetter Super and FFIUL**
    - Ages 18–45 and \$100,000–\$2 million face amount, all rate classes available
    - Ages 46–55 and \$100,000–\$1 million face amount, all rate classes available
  - **Trendsetter LB**
    - Ages 18–45 and \$250,000–\$2 million face amount, all rate classes available
    - Ages 46–55 and \$250,000–\$2 million face amount, all rate classes available

This could be a huge saving to clients. Please review the [FAQ](#) and the comprehensive [Underwriting Guide](#).

And, Transamerica is excited to announce [new eDelivery options](#)!

- **USPS Mail Delays** – [Read the notice regarding advice to avoid delays that could affect policies.](#)

## ANNUITIES

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

## Lincoln Financial

- **Fixed Annuity Leader Newsletter**  
[Read the April 2021 issue](#), including:
  - Lincoln's strong commitment to the fixed annuity business
  - Fixed indexed annuity reallocation information
  - Streamlining the online beneficiary change process
  - Reminder: forms can be sent to Lincoln via email
  - Regulatory Roundup resource center
  - Proof of Life – new attestation process
  - Updated two-factor authentication process
  - NAIC training updates

# LONG TERM CARE

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## Genworth Financial

- **Skochin settlement offers to Texas class members** - [Read more.](#)
- **In-Force Rate Action announcements:**
  - [AR](#): Choice 1 with LSPO
  - [Delaware](#): PCS and PCS II / Choice 1 with Lifetime Stable Premium Option
  - [OK](#): Choice 1 with LSPO
  - [Washington DC](#): Choice 1 with Stable Premium Option

## John Hancock

- **In-force rate action notifications for late May** – [Get details.](#)

## Mutual of Omaha

- **Association Marketing materials**

These new flyers and brochures are a great way for you tell the story about how long-term care products can benefit association members.

  - [Getting Started](#)

This brochure provides some of the key reasons and ways you can grow your business by working with associations, including which products you can offer.
  - [The Guidelines](#)

This flyer list association requirements and provides a step-by-step association approval process, from submitting a proposal to receiving approval.
- **Managing expectations when clients go on claim** – [Be prepared and download the brochure.](#)

## OneAmerica

- **Care Solutions News**

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

  - Virtual Care Solutions University
  - Wondering how much LTC could cost your clients?
  - Annuity Care and Annuity Care II COB updates
  - Enhancing the client experience with LTCCG

# DISABILITY & CRITICAL ILLNESS

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## Mutual / United of Omaha

- **Overcoming price objections**

We've all done it. We pass up on something we really want because we're afraid we'll never use it. The truth is, your clients may feel the same exact way about disability income insurance. It's time to put the true value of disability income insurance into perspective. Help your clients understand the importance of protecting their income while they grow in their careers. [Learn more here.](#)