



May 25, 2021

Life Insurance Annuities Long Term Care

## LIFE INSURANCE

### AIG

- **GUL rate increase** – [Get details.](#)
- **IUL product updates** – effective May 15<sup>th</sup>
  - [Value+ Protector reprice](#)
  - [Dollar Cost Averaging Rider enhancement](#)
- **Help them prepare for their future**

As of 2020, Millennials are the largest workforce on the planet. This generation has an abundance of opportunities and a landscape of challenges. They have needs to cover funeral/ final arrangements or establish an emergency fund. Help them prepare for their future with Select-a-Term.

#### ***Here are a few tips for working with Millennials:***

- Use technology in all interactions
- Transparency: be honest and be yourself
- Preferred method of communication is text message

Help get the conversation started with this [infographic](#).

Here's a sales concept that might help: [Cheaper than a cup of coffee](#).

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

AIG has doubled up on their [non-medical underwriting](#) offering and expanded it on their protection focused IUL and doubled 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.

#### ***How fast are we talking about?***

- Strong straight through processing rate, with over 80% of non-med cases approved without exam/labs
- Quick decisioning time with nearly 75% of non-med cases approved in 5 business days or less

### John Hancock

- **Concierge underwriting**

The concierge underwriting process eliminates the need for a traditional insurance medical exam as part of the application process, when possible, by leveraging the health data available in traditional attending physician's statements, electronic health records and patient portal information.

Applicants ages 35-70 applying for John Hancock policies up to \$65MM are eligible to take advantage of this expedited process. [Learn how you can take advantage of this streamlined process.](#)

- **Spotlight News**  
[Read the May 10<sup>th</sup> issue](#), including:
  - Update to COVID-19 application requirements
  - New paramedical vendor now available
  - Blog: State-funded long-term care - is it enough?

## Legal & General America

- **Introducing the Advisor App**  
 As LGA continues to pivot to a fully digital experience, they're pleased to announce the rollout of their new Advisor App (not yet available in NY), designed to enhance the experience of doing business with and to make it easier than ever to complete applications with clients.  
 Enables agents to:
  - Maintain total control over the application process — beginning to end
  - Reduce application completion time
  - Take advantage of all the benefits of our automated underwriting platform
    - Faster cycle times
    - Instant decisions
    - Exam-free underwriting opportunities
  - Easily access applications in 2 ways: from the [Partner Dashboard](#)

Ready to get started? Check out the [Advisor App training materials](#) for more information.

## Lincoln Financial

- **Enhanced IUL portfolio**  
[Click here](#) to learn more about their competitive solutions, their NEW Fidelity indexed account and core strategies to help meet your customers' needs and drive more business. Be sure to [bookmark this page](#) to access all their resources.
- **Lincoln Leader for Life Insurance**  
[Read the May 10<sup>th</sup> issue](#), including:
  - Now Available – WealthAccumulate 2 IUL (2020) – 05/10/21
  - Now Available - WealthPreserve 2 IUL (2020) – 05/10/21
  - AG49-A Benchmark Index Account Change (reprint)
  - Lincoln MoneyGuard: Updates for Issue Ages and Policy Design Availability
  - Rider Availability Changes in Washington
  - Revised COVID-19 Life Insurance Underwriting Guidelines

## Mutual/United of Omaha

- **Fully-Underwritten products are now available on Speed eTicket** – [Learn more.](#)
- **Simplified Issue Life** – [Read the latest weekly time service update.](#)
- **Express Newsletter**  
[Read the May 5<sup>th</sup> issue](#), including:
  - The Long-Term Care Rider can now be submitted using e-App
  - Help clients ease the financial burden with Living Promise WL
  - Help your clients stay at home
- **Express Newsletter**  
[Read the May 12<sup>th</sup> issue](#), including:
  - Introducing the Mutual Insights podcast series
  - Help clients preserve their estate – Mutual has made it easier

## Pacific Life

- **COVID-19: Underwriting Updates**

Due to the evolving impact of COVID-19, Pacific Life is pleased to announce the following updates to their temporary underwriting guidelines, effective April 30, 2021. They will continue to monitor the situation, reevaluate as needed, and communicate regularly.

- **Revised Age Limits:**

We are currently able to extend offers to the following applicants:

- Ages 65 and below for all ratings through Table H
- Ages 66–70 all ratings through Table D
- Ages 71-80 at Standard or better risk classes Additional COVID Guidelines:

- **For applicants who have previously tested positive for COVID-19**, they will no longer require a doctor's letter unless applicant has required ongoing care or hospitalization. However, they do require a Certificate of Health or Statement of Good Health.

- **PL Promise's NEW Accelerated Underwriting**

Effective May 17, 2021, [PL Swift Sailing accelerated underwriting](#) offers clients ages 18-60 up to \$2 million in coverage with quicker decisions and a streamlined digital process that can help provide an improved customer experience. Use this [Prequalifying Checklist](#) to identify clients that may be a good fit.

- **Life Insurance for Blended Families**

While blended families have become more commonplace, estate planning that addresses their needs is an often overlooked and much misunderstood market. This [client brochure](#) discusses how planning is especially important in a blended family situation and how life insurance can be a good solution.

## Protective Life

- **Protective Lifetime Assurance UL**

[Learn about](#) its flexible options that can help you grow your business and protect your clients.

- **Read this before selling your next IUL**

No two clients' coverage needs are the same, so you shouldn't be recommending the same IUL to everyone.

The next time you're suggesting an IUL to your clients, compare your go-to policy to [Protective Indexed Choice UL](#) — a standout option with features like:

- Reliable guaranteed<sup>1</sup> death benefit that's there when it's needed most.
- Realistic cash value projection that clients can feel confident about.
- A responsible design that aligns with key AG-49A regulations.
- A track record of resiliency, with more than 100 years of company growth.

## Prudential

- **Life Essentials Newsletter**

[Read the May 3<sup>rd</sup> issue](#), including:

- Premium Limit Increased for Single Life Products
- Proposed Legislation Would Bring Sweeping Changes to Estate Planning

- **The Small Business Market is a BIG Opportunity** – [Download the new Small Business eBook.](#)

## Securian Financial

- **Help your clients pre-fund their retirement taxes**

Taxation in retirement can be one of your clients' largest expenses. Funding an asset like life insurance is one option to pre-fund their future taxes during their working years. Learn how to help your clients pre-fund their retirement taxes using life insurance as a financial tool (LIFT). [Start now with this fully interactive financial professional guide.](#)

# ANNUITIES

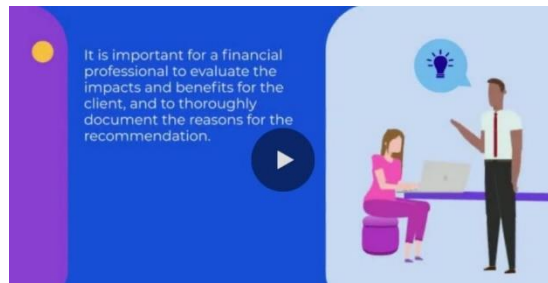
[Click here](#) to see the **Best of Multi Year Guarantees** by carrier.

## AIG

- **Documenting recommendations for annuity exchanges or replacements**

To help you better understand the requirements for documenting an annuity exchange or replacement, AIG offers a list of best practices. Financial professionals should evaluate client impact and benefits, and thoroughly document reasons for the recommendation.

- - Download the [compliance bulletin](#)
  - Review [suitability guidelines](#)
  - View the compliance video below



- **NEW! Online Fixed Index Annuity calculator**

See the range of interest a fixed index annuity (FIA) could generate with AIG's NEW [Power Series Range of Outcomes Calculator](#). ([www.powerseriescalc.com](http://www.powerseriescalc.com))

It calculates the hypothetical interest earned from an FIA based on the historical returns of the S&P 500 Index (excluding dividends). With just a few clicks, you can determine:

- Average, best and worst outcomes for the period
  - Number of positive years and years protected from negative returns
  - Percentage of time the interest earned hit the index rate cap
- **Annuity Connections Newsletter**  
[Read the May 2021 issue](#), including:
    - Fixed income alternative
    - Offer more guaranteed income
    - A brighter financial future is possible

## Lincoln Financial

- **Optiblend 7**

- See the [rates](#).
- Positioning
  - Diversified all 1yr strategies...S&P DRC, S&P Cap & Fidelity
  - S&P DRC has a 1yr return over 8.5%, been live since 2009, includes dividends & no bond component!
  - Grow & Spend, a no cost alternative to riders...keep your principle protected while still getting income!
  - Allows for full & partial Roth conversions, plus accepts NQ & Q beneficiary contracts.

# LONG TERM CARE

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## Genworth Financial

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

## Mutual of Omaha

- **Help your clients stay at home**  
Some clients considering an LTCi policy believe the benefits would only cover services provided in care facilities. And since they don't plan to go to a care facility, they may think they don't need to purchase long-term care insurance.

By walking through how LTCi provides in-home services, you can help clients feel more secure in their purchase of an LTCi policy... and, possibly help keep them in their home longer. [Download the sales idea to learn more.](#)

- **Other Than Applied Processes** – [Learn about the updates.](#)

## Pacific Life

- **Washington State Long Term Care (LTC) Insurance Payroll Tax** – [Read the update.](#)