



November 10, 2020

Life Insurance Annuities Long Term Care Disability & Critical Illness MedSupp

LIFE INSURANCE

AIG

- **The benefits of IUL**

AIG's IUL products - [Max Accumulator+](#) and [Value+ Protector](#) - are designed for your clients that are looking for permanent life insurance protection.

- **Volatility Protection** – Offers protection against market volatility, through global and domestic index interest crediting strategies. [Learn more about Volatility Control in Volatile Market Conditions.](#)
- **Cash Value Access & Riders** – Allows clients to take distributions as needed because life doesn't always go as planned.
- **Tax Diversification** – Helps fuel supplemental retirement income that is generally tax-free
- **Low Cost Structure** – Its affordable and transparent cost structure is designed to help generate optimal, stable income in good years and bad years.
- [Non-Medical Underwriting](#) – It's faster and easier to acquire for policies that qualify.

IMPORTANT NOTE: Current IUL products are available on applications received in good order on or before November 20, 2020. [Check out AIG's new IUL products, effective November 21, 2020.](#)

- **AG News**

[Read the October 22nd issue](#); including:

- Mythbusting election perceptions
- Increase financial security
- Not selling a lot of Life?

American National

- **Signature Performance IUL's Multiplier Plus**

AG 49A is changing the rules for IUL illustrations, but that doesn't mean that all multiplier crediting strategies are bad. Signature Performance IUL's Multiplier Plus indexed strategy still has the potential to have annual crediting rates as high as 18.4%.

In exchange for a small asset charge, Signature Performance IUL's Multiplier Plus crediting strategy still offers:

- Competitive cap rate (currently 11.5%)
- Guaranteed 60% Multiplier
- Minimized risk with 0% crediting rate floor

Also, unlike other products, the asset charge is only tied to this particular strategy and not the base policy, so at the end of the crediting segment year, you can move the funds to another available strategy and the asset charge goes away.

- Download the [Consumer Brochure](#)
- Download the [Agent Brochure](#)
- View the new [Client Guide](#)

John Hancock

- **Spotlight News**
[Read the October 26th issue](#); including:
 - Resources to help you reach your clients with diabetes
 - Introducing eDelivery of policy contracts
 - Introducing eDelivery of policy contracts
 - AG49-A — how it will impact indexed UL illustrations
 - John Hancock's indexed UL product suite
 - Why choose Protection UL and Protection SUL over guaranteed UL
 - Planning opportunities in a record-low interest rate environment

Lincoln Financial

- **Lincoln Foreign National Market Newsletter**
[Read the October 22nd issue](#); including:
 - Hear from your dedicated underwriter
 - Spousal no nexus program
 - Prospecting foreign national clients starts with centers of influence
 - Updated resources to help you grow your business

Mutual / United of Omaha

- **IUL Express - an ROP alternative for older clients**
An IUL Express policy is a great option for your clients 51 or older who aren't eligible to get the Return of Premium feature in our Term Life Express 30-year policy. [Learn more.](#)
- **Life Protection Advantage IUL**
This product offers a full 100% return of premium after years 20, 21, 22, 23, 24 & 25 for qualifying policies. This [Guaranteed Refund Option \(GRO\) rider](#) is included at **no cost** and provides peace of mind to your client, especially considering what we have seen recently.

In addition to the GRO rider, your client can add Mutuals' industry leading LTC rider. If they do not qualify for the LTC rider or don't want to pay for it, the client will **AUTOMATICALLY** get their [Chronic Illness rider](#) regardless of age, face amount or rate class, ALWAYS. This gives the client access to up to \$1,000,000 or 80% of the death benefit (whichever is less) for each policy in force. *Note: maximum of \$500K or 80% in California.*

- **Express Newsletter**
[Read the October 28th issue](#); including:
 - Our IUL products don't have any changes due to AG49-A
 - A Life Insurance Rider as a Long-Term Care planning solution
 - IUL Express client video

Pacific Life

- **Field News Monthly**
[Read the October 2020 issue](#); including:
 - Maximize your selling efforts
 - 6 social media steps to success

Protective Life

- **Executive UL – *NEW PRODUCT***
This product is designed to reward highly compensated employees with benefits beyond what may be available through their group term plan. Executive UL can be tailored to meet the needs of both the company and the executive and is administered by Dye & Eskin who is an industry leader in this market. It's not a group plan as

the policies are generally owned by the individual executives; but does have a minimum requirement of 25 lives.

- [Download the product guide.](#)
- [Download the producer guide.](#)
- **Protective Advantage Choice UL has been repriced** – [Get details and transition rules.](#)
- **Big change to ExtendCare**
Protective's enhanced ExtendCare rider defines chronic illness as a 90-day loss of Activities of Daily Living (ADL). Now clients can access coverage even sooner should a qualifying event occur. [Learn more.](#)
- **Offer chronic illness coverage to the right clients, at the right time**
[This guide](#) to outline three ideal client profiles who could benefit the most when adding a rider to their policies.
- **Make sure you're offering the right IUL**
Did you know that the average face amount of IUL policies sold in 2019 was below \$500,000? That means that while your go to IUL solution may play well in large case scenarios — it might not be the best fit for the majority of your clients.

When your clients need \$500,000 or less in coverage, [show them Protective Indexed Choice UL.](#)

Prudential

- Life Essentials Newsletter
[Read the October 26th issue](#); including:
 - Help clients reap tax advantages for retirement with life insurance
 - PruLife Index Advantage UL now available in CA, DC, OR, PA & RI
 - Digital submission process is as easy as 1, 2, 3
 - Term Conversion tips
 - PruSign updates

SBLI

- **Accelerated Underwriting now to \$750K** – [Learn more.](#)

Securian Financial

- **Traditional underwriting doesn't mean slow underwriting**
It has been a crazy year, and Securians underwriters' work environment looks very different than it has in the past. There's one thing that isn't different during this pandemic though – their focus on providing your agents and their clients excellent service. Since the start of COVID-19, they've maintained their service standard of reviewing 95% of their case requirements in 24 hours or less.

It doesn't matter which underwriting path is chosen, Securian is committed to providing great customer service, competitive decisions and fast underwriting.

Symetra

- **Sales Flash Newsletter**
[Read the October 29th issue](#); including:
 - Updates to underwriting guidelines
 - When thinking of client goals, think of Symetra

ANNUITIES

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

AIG

- **Guarantee rising income even when taking withdrawals**
Provide clients with more income for retirement with the Power Series of Index Annuities issued with the Lifetime Income Plus Flex guaranteed living benefit rider even while they are taking lifetime withdrawals. [See the illustrated flyer.](#)

American National

- **Agents love the new ExpertApp for annuities** – [Read more.](#)

Integrity Life

- **Indextra Fixed Index Annuity** – [See the 6 ways Indextra offers opportunities.](#)
- **3 right-now reasons for Roth IRA** - [Learn more.](#)

OneAmerica

- **Annuity Care & Annuity Care II updates**
Effective November 21, 2020 pricing updates will be made to the Continuation of Benefits (COB). [Get details.](#)

LONG TERM CARE

Genworth Financial

- **In-Force Rate Action announcement:**
 - [Alaska](#): Privileged Choice Flex
 - [Connecticut](#): Choice 1 with Stable Premium Option
 - [Illinois](#): Privileged Choice & Classic Select with Stable Premium Option & 1% Benefit Increase Option
 - [Michigan](#): Privileged Choice Flex
 - [Mississippi](#): Privileged Choice & Classic Select with Flexible Benefit Option & 1% Benefit Increase Option
 - [North Carolina](#): Privileged Choice & Classic Select with 1% Benefit Increase Option
- **Commissions** - [1099-NEC \(previously 1099-MISC\) 2020 Tax Information](#)
- **Million Dollar Round Table (MDRT)** - [Certification process begins January 15, 2021](#)
- **Privileged Choice Flex** – [New procedure for reducing the Benefit Increase Option](#)

John Hancock

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

Mutual of Omaha

- **Phase 2 of LTC new business rate refresh and benefit changes**
On September 1st, Mutual of Omaha implemented a [new business rate refresh and benefit option changes](#) to their MutualCare Solutions Portfolio in 32 states. Effective November 1st, they will implement 5 additional states for the rate refresh and benefit changes. [Get the details.](#) [Read the best practices.](#)

Securian Financial

- **LTC Awareness Month**

Long-term care (LTC) solutions drive sales. And this November, Securian is giving you the keys.

- See their [LTC Awareness Month marketing plan](#)
- Use their [LTC social media marketing e-toolkit](#)

DISABILITY & CRITICAL ILLNESS

Mutual / United of Omaha

- **Convert from term to lifetime coverage**

Mutual of Omaha's Cancer & Heart Attack/Stroke term policies offer a great feature already built in - a conversion option. Clients have the option to switch from term to lifetime coverage. By offering flexibility at no cost to clients, agents can have the best of both worlds.

After the 3rd year and through the 10th policy year, the insured can change from term to lifetime coverage. [Get more information on converting from term to lifetime coverage.](#)

- **Target Market Profile: Physicians**

Physicians play a key role in many Americans' lives as people rely on their doctors to keep them healthy. As such, physicians are well compensated for their knowledge and expertise in diagnosing and treating their patients. Many physicians work for a health-care organization either in a hospital or clinic, while some maintain a private practice.

[Learn more about physicians and how to begin the conversation about income protection.](#)

- **Covering the Gaps: A Real Win Story**

Recently a 72-year-old widow who lives in the Midwest was concerned about how she would pay for medical-related expenses if she were to suffer from a heart attack. An agent quickly identified her as a good fit for Mutual of Omaha's Heart Attack/Stroke Insurance policy.

There were several reasons why this client chose to purchase a Heart Attack/Stroke policy. [Read more about this real win](#) and why clients looking for coverage to help fill gaps in their financial plan consider Mutual of Omaha's Critical Advantage Portfolio of products.

MEDICARE SUPPLEMENTS

Did you know we now offer **THREE carriers for your clients Medicare Supplement needs?**

Check out the product brochures below to learn more; and reach out to our
Medicare Supplement Resource Center at 877-876-5558
for more information!

[Aetna](#)
[Cigna](#)
[United of Omaha](#)