



November 24, 2020

Life Insurance Annuities Long Term Care Disability & Critical Illness MedSupp

LIFE INSURANCE

AIG

- **Non-medical underwriting limits increasing to \$1M** – [Get complete details.](#)
- **Why is a chronic illness rider important?**
Did you know that beyond 100 days, Medicare pays \$0 for long-term care services? Chronic illness riders for life insurance can help minimize unexpected financial strain due to a long-term illness by providing your clients funds while they are still living. [Share these facts.](#)
- **Term conversions just got even better**
Fully underwritten Select-a-Term policies could be eligible to convert to a permanent policy with the Accelerated Access Solution (AAS) chronic illness rider. [Get full details.](#)
- **AG News**
[Read the November 5th issue](#); including:
 - Updates and enhancements to IUL portfolio
 - The Early Cash Value Rider
 - Changes to non-med underwriting
- **Actuarial Guideline 49 updates to IUL illustrations** – [Get details.](#)

American National

- **Signature Term Life Insurance**
Whether your client needs temporary coverage for 10, 15, 20, or 30 years, [ANICO Signature Term](#) has something just right for them with a product that features:
 - Competitive Premiums
 - Conversion option to Permanent Coverage for the Full Term of the policy
 - Accelerated Benefit Riders for Critical, Chronic, and Terminal illness

BrightHouse

- **Preliminary 2021 Dividend Scale Interest Rate** - [Read the announcement.](#)

John Hancock

- **Introducing the LifeTrack Performance Summary**
Starting this month, your clients with IUL policies issued after June 2018 will receive a LifeTrack Performance Summary which will provide:
 - An intuitive look at a policy's current value
 - Easy-to-read graphs comparing actual policy performance vs. the new business illustration
 - Reminders of planned policy actions, both short- and long-term, to help you service inforce policies
 - [Learn more.](#)

Legal & General America

- **Digital Platform Enhancements** – [Get details.](#)

Lincoln Financial

- **Talk to clients about cash value life insurance**
Whether clients want to protect their loved ones or their business, plan ahead for the unexpected, or supplement their retirement income, Lincoln has options. Let's see how cash value life insurance may fit into their plan.
 - [Watch the video](#)
 - [Retirement planning with cash value life insurance](#) – *client guide*
 - [Your estate planning questionnaire](#) – *client fact finder*
 - [Protect and grow your business](#) – *client guide*
- **Lincoln Leader for Life Newsletter**
[Read the November 4th issue](#); including:
 - Lincoln WealthAccumulate 2 IUL (2020)
 - Lincoln WealthPreserve 2 IUL (2020)
 - Upcoming Illustration Changes for Indexed UL Products (AG49-A)
 - Online PHI for Lincoln MoneyGuard

Mutual / United of Omaha:

- **Express Newsletter**
[Read the November 4th issue](#); including:
 - Sales Idea: Business Planning Strategies Using an IUL
 - Help clients understand their IUL Express allocation options
- **Share customer stories for LTC Awareness Month**
The need for long-term care insurance becomes apparent when you see how it benefits real-life customers. [These flyers](#) are learning tools, so they're not approved for consumer use. But that doesn't mean you can't turn the stories into powerful sales tools by describing how an LTCi policy helped these customers and their families.
- **Express Newsletter**
[Read the November 11th issue](#); including:
 - Upcoming system outage for Automated Underwriting e-Apps
 - Two IUL policy options: an LTC Rider or a Chronic Illness Rider
 - Living Promise paper application update for Arkansas

Protective Life

- **Lifetime Assurance UL – straightforward, guaranteed protection without all the bells and whistles**
[Check out this video](#) for a quick look at how Protective Lifetime Assurance UL is built; including features like competitively priced rates, level pay premiums and optional chronic illness protection. It's a great resource to share with your clients, too!
- **Why is chronic illness protection so crucial?**
When talking to clients about their financial plan, chronic illness protection is a very important component. If your client becomes chronically ill, it can not only take a physical and mental toll, but a serious financial toll as well. [Protectives' ExtendCare Rider](#) can help alleviate financial burden from chronic illnesses for them and their loved ones and can provide peace of mind when they need it most.

Prudential

- **Life Essentials Newsletter**
[Read the November 9th issue](#); including:
 - Introducing Concierge Care Services
 - Steps to help clients retire more securely
 - Help clients plan now to keep more of their money later
 - eCapabilities by the numbers
 - Illustration enhancement

- Life Insurance: from application to ownership

Securian Financial

- **Actuarial Guideline 49-A (AG 49-A) updates** – [Get complete details.](#)

Transamerica

- **Updated maximum FFIUL illustration rates** – [Get details.](#)

ANNUITIES

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

AIG

- **Annuity Connections Newsletter**
[Read the November 2020 issue](#); including:
 - NEW! Power Index Premier NY
 - Making smart decisions about retirement
 - Getting started with AIG Annuities
 - Creating virtual connections

American National

- **ASIA PLUS - one great annuity, two amazing opportunities** – [Learn more.](#)

Integrity Life

- **Indextra**
Keep Indextra in mind for the following opportunities:
 - Non-spousal beneficiaries – stretch NQ assets/contracts to our FIA & provide more tax efficiency where distributions are part basis / part gains
 - Older issue age clients (up to 85) where commission is attractive - never fear a chargeback of commission or overrides should death occur even in the first year
 - Older clients like extra guarantees such as the [GMAV feature](#) – this is automatically included and the client doesn't have to die or surrender the contract to get it
 - Clients concerned about access and waivers of surrender for confinement and terminal illness
 - Small employer Qualified Plans that want to provide participants a lifetime of income

Details and features of Indextra are captured in this [Client Brochure](#).

[See the rates effective November 15th.](#)

- **New video drives client conversation** - [Share the new "Look Ahead" video.](#)

Lincoln Financial

- **Lincoln Leader for Fixed Annuities Newsletter**
[Read the November 9th issue](#); including:
 - Changes to Lincoln MYGuarantee Plus contracts

- Paperless contracting
- Checklist to sell Lincoln annuities

LONG TERM CARE

Genworth Financial

- **In-Force Rate Action announcements:**
 - [Georgia](#): Privileged Choice Flex
 - [Oklahoma](#): Privileged Choice Flex
 - [Pennsylvania](#): Privileged Choice Flex
 - [Wyoming](#): PCS I & PCSII & Choice 1 w/Lifetime Stable Premium Option

John Hancock

- **Resources for LTC Awareness**
[Click here](#) for John Hancock's resources to take a meaningful approach to solving long-term care challenges.

Lincoln Financial

- **Introducing online Personal History Interview for Lincoln MoneyGuard III**
The online interview provides clients with a new choice in how they provide their PHI information to Lincoln. This mobile-friendly option will enable clients to complete their interview in privacy and at a time most convenient to them.

What you need to know:
 - The online interview is available for all MoneyGuard III submissions.
 - PHI questions will be the same for the online interview or phone interview.
 - Online interview will be the default client interview method for eApplication submissions.
 - Online interview can be selected on the updated MoneyGuard Coversheet for paper applications.
 - The online interview is estimated to take 20–30 minutes to complete.

Mutual of Omaha

- **Tools to help you start the Long Term Care conversation**
 - [LTC Awareness Month flyer](#)
It's an introduction to the tools that can help you talk to clients about the need to plan for long-term care.
 - [Cost of Care Calculator](#)
This online calculator allows you to illustrate how much your clients can expect to pay for LTC services.
 - [Video: Protecting the Things That Matter Most](#)
This consumer video highlights the need for LTCi. A handy flyer identifies the correct version for use in your state.
- **LTC: A Better Solution than Relying on Family** – [Read the blog.](#)

National Guardian

- **How does EssentialLTC compare?** – [See for yourself.](#)

OneAmerica

- **Leverage Tax Free Benefits** – [See Part 2 of this series.](#)

SBLI

- **Have you heard about SBLI's Premier Pass Program?**

This program gives clients who have recently purchased life insurance the opportunity to go thru an expedited underwriting process without the need for a medical test or paramedical exams. Essentially, [Premier Pass](#) offers a simpler and more convenient way to help them:

- Purchase new whole life coverage without medical tests or paramedical exams.
- Double their coverage if they've been fully underwritten and approved by SBLI or an approved carrier in the last 3 years.

Please note - Premier Pass is not a guaranteed issue program, and some underwriting is necessary, but there is typically no need for new tests or exams.

[You'll find here](#) the parameters of the program, the process, eligibility guidelines, and more! Also, use this [customizable e-mail or letter message](#) to help get the word out!

DISABILITY & CRITICAL ILLNESS

Mutual / United of Omaha

- **Return of Premium Rider offers refund option**

While some of your clients may understand the need for disability income insurance, they might still be reluctant of to purchase a policy if they don't think they'll use the coverage. Help your clients understand they if they select the [Return of Premium rider](#), they can get back a portion of their premium payments.

[Watch this short video](#) on how the Return of Premium rider works.

- **NEW Mutual Income Solutions** – [Get product details.](#)

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](#)

Mutual / United of Omaha

- **Medicare Supplement Premium Savings**

This year more than ever, Medicare beneficiaries want to protect their health and finances. Surprises are not welcome. [Here are some options available to help your clients save premium dollars on their Medicare supplement plan.](#)