



October 13, 2020

Life Insurance Annuities Long Term Care Disability & Critical Illness MedSupp

LIFE INSURANCE

AIG

- **Long-term illness happens unexpectedly. Are your clients prepared financially?**

By adding life insurance with chronic illness riders to their financial plans, your clients can be better prepared for life's unexpected expenses. Gain the traditional values of a life insurance policy – death benefit for their loved ones – plus living benefits to help pay for LTC expenses while keeping their investments intact.

Unlike a long-term care policy, life insurance living benefits are not a “use it or lose it” feature. In the event of a qualifying condition, clients have the power to choose how the funds are used.

- [Start with who you know](#)
- [Share LTC conversation starters](#)
- [Watch this eye-opening video](#)

- **Protect clients' assets from potential healthcare expenses with a streamlined life insurance solution that offers non-medical underwriting**

When clients are diagnosed with a qualifying condition, life insurance with a chronic illness rider provides access to cash while they are living. [Max Accumulator+](#) includes an optional chronic illness rider and [non-medical underwriting](#):

- No labs, APS's, Para-meds, or physical exams
- Fewer requirements to gather for easy processing
- Fast and convenient online application processing

American National

- **Independent Voice Newsletter**

In [this issue](#):

- Top reasons to include life insurance in a pension plan
- Executive Bonus Plan using an annuity

John Hancock

- **Introducing the **NEW** Accumulation IUL**

The new Accumulation IUL ('20) makes it easier than ever for you to grow your accumulation sales by offering:

- **Unmatched retirement income potential**, giving clients a great way to diversify and enhance their long-term financial plans
- **A new Select Capped Indexed Account**, providing another strong option for your more conservative clients who want growth potential while enjoying the security of Accumulation IUL's downside protection

It has been approved in all states except California, DC, Delaware, Florida, Guam and New York. JHillustrator will be updated as states are approved.

All Accumulation IUL '20 illustrations will be run under the new AG49-A guidelines. How will it impact IUL illustrations?

- Effective November 25, 2020, the National Association of Insurance Commissioners will enact enhancements to Actuarial Guideline XLIX (AG49) known as AG49-A. By this date, all IUL illustrations sold by US life insurers, including John Hancock, must comply with these new regulations. [Click here for additional information.](#)
- **5 reasons why Protection UL offers more value than GUL**
See the top reasons why the new Protection UL offers better value than Guaranteed UL (GUL) for many clients:
 - **Lower premiums** — results in a higher internal rate of return (IRR) on the death benefit than GUL can offer
 - **Extended guarantees** — in many scenarios, Protection UL's guarantees last to life expectancy or beyond
 - **Funding flexibility** — unlike GUL, Protection UL's premium pattern can be altered to meet changing needs
 - **Higher cash value potential** — Protection UL's cash values typically increase in later years to provide coverage beyond the NLG period
 - **Stability** — our unique investment portfolio has helped us deliver higher long-term rates of return within our General Account — and maintain a strong crediting rate history

[Learn more about John Hancock's UL portfolio.](#)

Legal & General America

- **Digital platform enhancements** – [Get details.](#)

Lincoln Financial

- **Lincoln Leader for Life Insurance Newsletter** – [Read the September 28th issue.](#)
- **2020 Year-end Underwriting & New Business Guidelines** – [See them here.](#)

Mutual / United of Omaha

- **Express Newsletter – September 23rd**
In [this issue](#):
 - Sales Idea: A Planning Strategy to Cover Retirement Expenses
 - Accelerate your business with drop ticket and accelerated underwriting
 - Make life easier with Mobile Quotes
- **Express Newsletter – September 30th**
In [this issue](#):
 - A solution for clients who can no longer get Term with ROP
 - A Guaranteed Refund Option - at no additional cost!
 - Living Promise training video

Pacific Life

- **Field News Monthly – September 2020**
In [this issue](#):
 - Broad Market Insights
 - Fish where the fish are: How to find your next lead online
 - 7 ways businesses can help their communities during a crisis
 - Ways hiring more women can benefit businesses
 - Face amount limit increase for PL Promise GUL
- **Fish Where the Fish Are: How to Find Your Next Lead Online**
To reel in leads in the digital landscape, consider these ideas to cast out the right kind of bait.

With such a vast array of social media sites today, it could mean there are that many more places for you to find potential customers. Are you creating interactive and valuable ways to engage your potential customers and giving them a reason to want to know more? [Read the article.](#)

Protective Life

- **Guaranteed Universal Life – Designed for long-term planners. Designed for life!**

More than 1/3 of the population worries that a future long-term care expense could deplete their savings.

When you have clients who are long-term planners, recommend Protective Lifetime Assurance UL. It's designed for those wanting guaranteed lifetime protection and the ability to supplement their coverage with living benefits — like Protective's chronic illness rider, ExtendCare. [Download more information.](#)

- **Longer term periods at a lower price**

[Get details.](#) Download the [Protective Classic Term Product Guide.](#)

- **Know What Matters Newsletter – *September 2020***

In [this issue](#):

- Protective Velocity has even more enhancements coming
- TeleLife EZ-Worksheet — your alternative to paper applications

Prudential

- **Help clients prepare for a changing tax landscape**

Since taxes are subject to political and economic factors, they change and so can pose an ongoing challenge for clients trying to plan for their future.

Help clients navigate this uncertainty with the tax benefits of life insurance using this [new interactive kit](#) (iKit).

- **PruFast Track changes**

The following changes were effective on September 28, 2020:

- PruFast Track maximum face amount will be permanently increased to \$3 million.
- Based on their experience over the past several months, Prudential is making a permanent change to offer accelerated decisions on cases up to and including \$3 million. The probability of receiving an accelerated decision (no exam/lab/medical records) is higher at the younger ages and lower face amounts. Cases over \$1 million and up to \$3 million will be less likely to receive an accelerated decision; however, they will utilize EHRs and APSs in some cases in place of the exam/labs.
- PruFast Track cases requiring Full UW will now require an exam and lab.
- Temporary pandemic measures utilizing an EHR/APS in place of an exam/lab will be discontinued.

Securian Financial

- **The optional No Lapse Guarantee Agreement on Eclipse Survivor II IUL**

Eclipse Survivor II IUL now has an optional No-Lapse Guarantee Agreement (NLGA) so you can design a survivorship product to meet your client's accumulation or protection needs.

With the NLGA, your clients can dial the guaranteed duration up to age 120. [See the Eclipse Survivor II IUL product highlights.](#)

- **Agents choose WriteFit nearly 90% of the time**

When it comes to improving the underwriting experience, WriteFit is a powerful tool. Here are 3 reasons why eligible clients choose WriteFit over 89% of the time:

- Underwriting decision within 24 hours
- 68% of cases are accelerated without labs and exams
- 19% increase in placement rates

[The stats speak for themselves](#) – using WriteFit means a fast and simple customer experience. WriteFit is just one way our underwriting team is looking out for the best interests of you and your clients.

Symetra

- **Sales Flash Newsletter – *September 2020***

In [this issue](#):

- Symetra Protector IUL: A solid foundation with flexibility for life's changing needs
- Get quick and easy in-force illustrations with Symetra Life Illustrator
- Symetra IUL Extra Coverage Program
- Symetra's Accelerated Underwriting Program
- Symetra and Sumitomo Life: Putting our customers first

Transamerica

- **The power of permanent conversion**

Converting from term life insurance to a permanent life insurance option can be great for clients pursuing long-term protection, but don't forget — if they convert within the first five years, your clients will have access to the Transamerica Financial Foundation Index Universal Life insurance (FFIUL) and the all-new Concierge Planning Rider.

Think about how many of your clients currently have term life insurance in force. How many of these families could enjoy greater peace of mind knowing they have long-term life insurance protection in place?

[View the term conversion guide.](#)

- **Company merger – [See the announcement.](#)**

ANNUITIES

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

Integrity Life

- **Indextra: 100% Participation Rate**

Sell the potential of 100% participation with Indextra Fixed Index Annuity's 3-Year GS Momentum Builder Multi-Asset Class Index. [See the rates.](#)

- **Be S.T.R.O.N.G.**

Help clients create a strong retirement plan. [This new S.T.R.O.N.G. one-page sales tool opens eyes to the benefits of an annuity strategy.](#)

- **Advisor Ideas – [Get the ideas in this issue.](#)**

LONG TERM CARE

Genworth Financial

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

- [Alaska](#): PCS II & Choice 1 w/Lifetime Stable Premium Option
- [Hawaii](#): PCS II, Choice 1
- [Pennsylvania](#): Privileged Choice and Classic Select with Flexible Benefit Option & 1% Benefit Increase Option
- [Wisconsin](#): Choice 1 with Lifetime Stable Premium Option
- [Wisconsin](#): Privileged Choice & Classic Select w/Stable Premium Option & 1% Benefit Increase Option

- **2020 Commission Payments – [Read the bulletin.](#)**

Mutual of Omaha

- **Share the LTC consumer-approved video with clients**
This short video tells a compelling story. Use it to get people thinking about the future and talking about their potential need for long-term care services. [Click here for the flyer to choose the right version for you.](#)
- **The changing landscape of LTC planning**
[This page](#) explains why traditional LTCi remains firmly rooted as a viable solution.

DISABILITY & CRITICAL ILLNESS

Mutual / United of Omaha

- **If you knew nearly 70 percent of your clients could be in jeopardy of losing their home, how would you help?**
Serve your clients as best you can and look at [Priority Income Protection](#), a quick-issue and simple disability income insurance product. Designed to be straightforward, easy-to-understand and can supplement existing group coverage to help clients complete their protect needs.
 - [Download the flyer](#)
 - [View the Product and Underwriting Guide](#)
 - [Download the Client Brochure](#)
- **Mutual Income Solutions - *new DI product coming soon***
This new product features expanded occupation classes into medical professions, extended benefit periods up to age 70 and increased benefit option up to \$20,000, and much more!
 - [Learn about transition rules, state approvals and training.](#)
 - [Learn about its' complete digital experience.](#)
 - [Watch the video for 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](#)