



October 27, 2020

Life Insurance Annuities Long Term Care Disability & Critical Illness MedSupp

## LIFE INSURANCE

### AIG

- **Max Accumulator+ IUL** – for clients focused on achieving long-term, tax-deferred cash accumulation – [Get more information and materials.](#)
- **Decode the hidden math of IULs**  
Use these resources to improve your understanding of illustrations, IULs, bonus multipliers, and how it all really works.
  - [Video](#)
  - [White Paper](#)
  - [Presentation](#)
- **Preserve your client's home with life insurance**  
Mortgage is one of the top financial concerns for consumers. In fact, paying off a mortgage is an increasingly common reason for people to purchase life insurance. [Use these ready-to-go promotions to show your clients the value of life insurance in protecting their homes and their loved ones.](#)
- **Show clients the full IUL story without bonus multipliers**  
Understand how a product like [Max Accumulator+](#), with no IUL bonus multiplier, provides much more stable results in all interest rate scenarios.
  - [Video](#)
  - [White Paper](#)
  - [Presentation](#)
  - [Non-Medical Underwriting](#)
- **Help clients manage their loved ones expenses even after they're gone**  
The [Select Income Rider on Value+ Protector](#) is a no-cost rider that helps ensure the money set aside for beneficiaries is not mismanaged and there when they need it.

### American National

- **Signature Guaranteed UL offers guarantees in uncertain times**
  - *Guaranteed Premium Rates* – Industry's top 3 carrier 100% of the time
  - *Guaranteed Death Benefit* – Choose to guarantee anywhere from ages 95 to 121
  - *Guaranteed Liquidity* – Activate the Cash Out Rider in year 15, 20 or 25 if you need the cash
  - [See product details and get producer and consumer materials](#)

### John Hancock

- **Advanced Markets News**  
Read the [October 2020 issue](#); including:

- Exploring the value proposition of life insurance
  - Addressing the four perils of life: how permanent life insurance can help with multiple needs
  - 5-minute video's
    - Invest in your life
    - Spousal access
  - Central Intelligence monthly court rulings & legislative updates
- **Spotlight News**  
[Read the October 12<sup>th</sup> issue](#); including:
    - Protection UL talking points
    - New Long-Term Care rider producer presentation
    - New devices coming to Vitality: Apple Watch 6 & SE, Amazon Halo and Fitbit Inspire 2

## Lincoln Financial

- **Crushing the "it's too expensive" objection** – [Read the article.](#)
- **Product launches!**  
**Lincoln WealthAccumulate 2 IUL (2020) & WealthPreserve 2 IUL (2020) - [Get details.](#)**
- **Lincoln Life Monthly Newsletter**  
[Read the October 2020 issue](#); including:
  - Asset location is as important as asset allocation
  - 2020 tax strategies using life insurance
  - Underwriting and New Business year-end guidelines
  - Process enhancements

## Mutual / United of Omaha

- **Express Newsletter**  
 Read the [October 7<sup>th</sup> issue](#); including:
  - Important life underwriting update
  - AG49-A and the Illustrated Indexed Loan Spread on IUL's
- **Express Newsletter**  
[Read the October 14<sup>th</sup> issue](#); including:
  - When Your Final Expense Clients Need a Little More Death Benefit
  - Life Changes - Can Your Clients' Life Insurance Policies Adapt?
  - IUL Desktop Illustration Software Discontinuation

## Pacific Life

- **An innovative social media strategy to help grow your business**  
[Read this article](#) for a 6-step approach that can enhance your social media strategy to create value and capture the attention of your target audience.
- **7 Reasons Why Life Insurance Is Important to Single Clients** – [Read the article.](#)

## Protective Life

- **Protective Lifetime Assurance UL – a solid GUL**  
 With guaranteed lifetime death benefit, cost-effective premiums and optional chronic illness coverage, Protective Lifetime Assurance UL is a good solution for clients who:
  - Want straightforward coverage with no surprises
  - Are concerned about affordability and sticking to a budget
  - Desire protection for potential long term care expenses
- **Protective Classic Choice Term is more competitive than ever**  
 You can usually find it at the top of the quote list. And you can offer 35- and 40-year term periods, making Protective one of only three carriers to offer term coverage beyond 30 years.

- **Ease two risks with one powerful combo**  
Protective Indexed Choice UL paired with their ExtendCare Rider protects clients from multiple risks — providing chronic illness coverage while they're living and death benefit protection when they're gone. [Download the flyer.](#)

## Prudential

- **Show clients how life insurance helps address the 4 facets of retirement**  
[Use this new interactive infographic](#) for:
  - Protecting their family and legacy
  - Addressing their need for accumulation
  - Allowing for supplemental income
  - Offering a way to offset the risk of chronic illness expenses
- **Life Essentials Newsletter**  
[Read the October 12<sup>th</sup> issue](#); including:
  - See how life insurance addresses the 4 facets of retirement planning
  - Help clients reap tax advantages for retirement with life insurance
  - Index Advantage UL18 AG49-A Illustration Update
  - Revised Agent's Reports
  - Individual Life Insurance Post Issue Contact Center – Call Volume Update
  - Important Year-End Information

## SBLI

- **Accelerated Underwriting NOW available to \$750K**  
[Learn more about SBLI's end-to-end digital solution for term and whole life](#) – now with accelerated underwriting up to \$750k for all risks with no medical exam and guaranteed no in-person contact.

## Securian Financial

- **Life Lines Newsletter**  
[Read the October 2020 issue](#); including:
  - Clients asking why WriteFit Underwriting?
  - SecureCare payment durations extended to age 80 in IN, HI and NJ
  - Value Protection IUL to be discontinued

## Symetra

- **Updates to underwriting guidelines** – [Get details.](#)

## Transamerica

- **No cost Concierge Planning Rider on Financial Foundation IUL**  
[Take a closer look by watching this video.](#)

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## ANNUITIES

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

## AIG

- **New Power Index Premier NY NAIC training** – [Get details.](#)
- **Annuity Connections**  
[Read the October 2020 issue:](#)

- NEW! Power Index Premier NY
- Searching for more yield?
- Recover. Preserve. Restart.

## American National

- **Learn why you should offer Strategy Indexed Annuity PLUS**
  - [See the ASIA PLUS 7 brochure](#)
  - [See the ASIA PLUS 10 brochure](#)

## Global Atlantic

- AG49-A illustration changes – [Get details.](#)
- **Don't just help your clients get ready for retirement, help them get Tax-Ready for Retirement** - [View the Tax-Ready Retirement page.](#)

## Integrity Life

- **Clients taking income from a down portfolio?**  
It makes sustaining withdrawals more difficult. [Help them add certainty to their retirement with an annuity strategy.](#)
- **Help clients create an income gift for a grandchild - or a whole family**  
[Consider two annuity-based multigenerational income strategies.](#)

## Lincoln Financial

- **Lincoln Leader Newsletter for Annuities**  
[Read the October 9<sup>th</sup> issue](#); including:
  - SECURE Act updates and Lincoln's IRA annuity readiness
  - New to Lincoln? Checklist to sell Lincoln annuities
  - NPN and/or CRD number now required for producer appointments
  - Roth IRA conversions of an existing fixed annuity (partial conversions)

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## LONG TERM CARE

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## Genworth

- **In-Force Rate Action announcements:**
  - [Arkansas](#): Pre-PCS
  - [Pennsylvania](#): PCS I and PCS II with Stable Premium Option

## Mutual of Omaha

- **Suze Orman Believes in LTCi**  
[Read Suze's recent articles](#) to learn more about what she thinks; including how to justify premium adjustments.
- **Let your clients know LTCi provides in-home services**  
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. [Download the flyer.](#)
- **New business rate refresh and benefit changes in Maryland** – [Get details.](#)

## National Guardian Life

- **The EssentialLTC Shared Benefit Rider**

This rider can be a cost-effective solution to provide additional coverage for your clients

With the Shared Benefit Rider, if either or both insureds exhaust their own Benefit Amount, a joint Shared Benefit Amount will become accessible to either or both insureds. [Watch the video to learn more about the EssentialLTC Shared Benefit Rider.](#)

- **The Lifetime Benefit Period Extension Rider**

This rider can provide benefits that will continue for the remainder of your client's life while on claim. [Watch the video to learn more about the EssentialLTC Lifetime Benefit Rider.](#)

## OneAmerica

- **How to have the LTC conversation** – [Learn about the 2 key ways.](#)

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## DISABILITY & CRITICAL ILLNESS

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### Mutual / United of Omaha

- **NEW** Disability Income sales idea - [Protecting a Family's Mortgage.](#)
- **Critical Illness - designed with your clients recovery in mind**  
[Get highlights and how to position the Critical Advantage portfolio](#) for Cancer & Heart Attack/Stroke Insurance.
- **Critical Advantage products are the perfect fit** – [Learn more.](#)

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## MEDICARE SUPPLEMENTS

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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](#)