



All the carriers. All the service. All the expertise.



September 14, 2021

## American General

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### Life insurance for the LIVING

Did you know you have the option of adding the Accelerated Access Solution (AAS) Chronic Illness rider to your term conversions? That's right! By adding the AAS rider, you can help your clients access their income tax-free life insurance benefits if they are diagnosed with a chronic illness. [Learn about Term Conversion with AAS.](#)

### 7702 Transition rules

AIG products have been updated to 7702 compliant. As a reminder, all applications for the old product must be issued by September 16, 2021; otherwise, an illustration for the new product will be required. [See the transition rules.](#)

### Help your clients look forward to their retirement future with confidence

Having conversations with your clients about Index Universal Life insurance (IUL) can be hard. It can be confusing and even a bit intimidating for your clients.

AIG's interactive consumer tool - [Life with Confidence](#) - can help simplify the conversation. You can use it with your clients to explain IUL in an easy-to-follow and engaging format, so they can learn at their own pace.

Show your clients how adding IUL to a portfolio can provide an important hedge against volatility, death benefit protection and even supplement retirement income.

### ***Life with Confidence gives you confidence too!***

- Consumer approved content explained in everyday terms - great for virtual meetings
- Offers modern solutions to common challenges
- Eases concerns about market volatility
- Simple, interactive charts and examples
- Use on any internet-enabled device - no login or password required

### Get chronic illness protection fast through AU+

Plan ahead so years-long illnesses and their associated costs won't slow down your client's future. With [Agile Underwriting+](#) (AU+), clients can get fast coverage for their protection needs.

### AG News

[Read the September 2<sup>nd</sup> issue](#), including:

- Spread the love for LIAM
- Family matters

- IUL made simple
- A faster path to IUL coverage
- Fight the “protection gap”
- Graphics galore for sharing

### **Annuity marketing materials**

- [Client Connections](#)
- [Income Solutions](#)
- [Assured Edge calculator](#)

## Assurity

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### **A life portfolio that makes it easier to help your clients**

This Life Insurance Awareness Month, we're making business easy for independent distributors like you and preparing you with offerings like:

- [Term Life with Return of Premium](#)
- [Whole Life with Accelerated Underwriting](#)
- [Children's Whole Life](#)
- [Single Premium Whole Life with accelerated death benefits](#)

**Important life product changes** effective January 1, 2022 – [Read the announcement.](#)

## Genworth Financial

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

- [Idaho](#): Privileged Choice and Classic Select with Stable Premium Option
- [Idaho](#): PCS I, PCS II and Choice 1 with Stable Premium Option
- [Indiana and Indiana Partnership](#): Privileged Choice Flex

## Integrity Life

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### **What keeps Boomers up at night?**

According to a 2021 survey of what keeps Baby Boomers up at night, 38% still say “Running out of money in retirement.” Help them get a good night's sleep with a guaranteed annuity that can offer a stream of income that lasts as long as they live.

[Share Integrity's retirement income resources](#) with your clients today so they can rest assured tomorrow.

## John Hancock

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### **The power couple** — estate-tax planning and survivorship life insurance

Now is the time for affluent couples to take advantage of the powerful solution offered by marrying estate-tax planning with survivorship life insurance. That's because estate-tax exemptions are expected to decrease (meaning estate taxes will go up). And although there is still uncertainty on the timing of those changes, married couples can use survivorship solutions today to help address both their current and future estate-planning needs.

This month's "Advanced Markets News" is focused on how you can leverage survivorship life insurance to provide meaningful and flexible estate-planning solutions for the affluent married couples on your client list. Here's a roundup of what's on deck:

- [Concept Corner video](#): Outlines the "Top 3 reasons to consider survivorship life insurance"
- [Advanced Markets blog](#): "Commitment to survivorship life insurance" highlights the must-know features of this important solution, including what survivorship is — and when to use it

- [Advanced Markets blog](#): "How to fund a trust-owned survivorship policy" explores some of the popular funding techniques available for clients at different ages and stages of planning
- [Planning in Action](#): Shows how to overcome potential "hiccups" and save a case by using funding flexibility and the design features of John Hancock's Protection Survivorship IUL

### Long-Term Care updates

See the [in-force rate action notifications](#) to take place in late September.

## Legal & General America (Banner and William Penn)

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### \$20,000 Scholarship

LGA has partnered with Life Happens to sponsor a \$20,000 scholarship for one deserving student in celebration of Life Insurance Awareness month. [See the candidates' stories and vote now.](#)

**New term pricing and product policy form for OPTerm** – [Learn more.](#)

## Lincoln Financial

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**Lincoln Leader for Life Insurance Newsletter** – [Read the August 30<sup>th</sup> issue.](#)

*(Please note BSI does not offer variable products.)*

**Lincoln Leader for Fixed Annuities** – [Read the August 23<sup>rd</sup> issue.](#)

**Lincoln MoneyGuard is now closed to new sales in Washington** - [Read the announcement.](#)

## Mutual / United of Omaha

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### Express Newsletter

[Read the August 25<sup>th</sup> issue](#), including:

- Team up an Income Advantage policy with a Term Life Answers policy
- IUL Express Product Guide
- Find ways to help LTC claims go smoothly
- 2021 LTC Cost-of-Care Study
- Protect your self-employed clients with disability income insurance
- Mutual Income Solutions Highlight Sheet
- Increase your critical illness prospects
- A walk through life's stages

### Express Newsletter

[Read the September 1<sup>st</sup> issue](#), including:

- The Costs that come with Waiting
- Accidental Death Insurance fills a need
- The Value of a Care Coordinator – case study
- The Changing Landscape of Long-Term Care Planning
- Premium discounts for DI
- Optional Return of Premium Rider for DI
- Critical Advantage portfolio overview
- Critical Advantage self-mailer

## OneAmerica

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**Asset Care** – [Learn about the updates and changes to the portfolio.](#)

## Two convenient underwriting options for your clients

When your clients apply for the protection of a Pacific Life Insurance Company policy, they get the benefit of convenient underwriting options. Clients who don't qualify for PL Swift Sailing accelerated underwriting are automatically considered for our PL Smooth Sailing fluidless underwriting program. Learn about the [Swift Sailing and Smooth Sailing](#) underwriting programs.

## Marketing tools

With almost 1 in 3 U.S. households looking to purchase more life insurance in the next year, odds are your clients are among the 60 million with a life insurance coverage gap.

- Now's the perfect time for a policy review. Get started with the [policy review marketing toolkit](#)! It includes everything you'll need to prepare, prospect, and conduct more effective policy reviews.
- Social Media Made Easy!  
Build your credibility and strengthen your online presence with frequent, thought-provoking posts. We've made it as easy as 1-2-3 to get started with this [social media content kit](#)! Copy, paste, and get networking!
- Conversations with Business Clients  
One of the primary benefits of working with businesses is that they can have multiple financial needs. Uncover potential planning opportunities with business clients using life insurance. [See the Business Solutions Playbook.](#)

## Protective Life

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### Lower Term Insurance rates – again

Protective has lowered their prices across the board — again. But their commitment to maintaining a competitive term solution goes beyond pricing. With 35- and 40-year term periods, they're one of only three carriers in the market to have level term coverage for up to 40 years. [Request a sample illustration.](#)

### GUL coverage that goes the distance - Lifetime Assurance UL

This long-lasting GUL solution is ideal for clients seeking:

- Guaranteed protection for life, up to age 121
- More certainty with predictable, level-pay premiums that fit within their budget
- Coverage for the unexpected with supplemental protection features, like our built-in Return of Premium (ROP) endorsement and optional chronic illness rider
- [Learn more.](#)

### Offer clients an IUL with the solid guarantees they want

Did you know the #1 wish list item for clients purchasing life insurance is giving dependents financial stability? That's why [Protective Indexed Choice UL](#) is still equipped with the solid, long term guarantees clients want — now with lower premiums to help fit in their budget.

It's ideal for those looking for:

- Guaranteed death benefit up to age 90
- An IUL that builds and offers access to cash value
- A carrier with the financial strength to deliver on its promises

### Know What Matters Newsletter

[Read the August 2021 issue](#), including:

- Updated COVID-19 life insurance underwriting guidelines
- Classic Choice term just got cheaper
- Two-step verification now required on MyProtective.com accounts
- Move your business forward with Protective Velocity
- In-force correspondence for agents shifts online
- And more

# Prudential Financial

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## Life Essentials Newsletter

[Read the August 30<sup>th</sup> issue](#), including:

- Founders Plus Just Got Even Better
- PruFast Track New Requirement
- Webinar: How to Master the Art of Storytelling

## Help clients add more life to their retirement

[See how](#) life insurance helped David and Kim meet their retirement goals.

# Securian Financial

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## Psych guideline enhancements lead to fast and competitive underwriting

Securian Financial's Guideline Enhancement Program delivers enhancements that can result in fewer Attending Physician statements (APS) orders – and more competitive underwriting offers than ever before.

With their most recent update, clients with ADHD, anxiety and minor depression categorized as low risk, are now eligible for Preferred Select offers. This will also result in fewer APS orders and quick underwriting decisions.

# Symetra

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## Symetra has stopped new sales of corporate owned life insurance policies

Symetra has stopped new sales of corporate owned life insurance (COLI) policies effective August 24, 2021. This is part of an ongoing strategic shift in their overall product portfolio. Existing COLI policies remain in-force, and there are no plans to make any changes to these policies at this time. Symetra will continue to serve these policyholders as before, and no action is necessary by the policyholder or you.

Symetra continues to offer a portfolio of life insurance and other financial products while serving a wide range of individual customers, groups and distribution partners. They value these relationships and remain committed to the individual life insurance business.

# Transamerica

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**TransMatch:** if you like nonmed you'll love this!

Your clients deserve protection that can keep up with their needs. That's why Transamerica launched a new program – TransMatch - to help you attract clients who may benefit from a simple upgrade of their life insurance coverage.

- [Get details](#)
- Download the [consumer flyer](#)