

Weekly News

April 14, 2021

Industry Articles

5 Rules for Claiming Social Security Benefits as an Ex-Spouse

Yes, divorced spouses (typically women) can claim spousal benefits if they meet the criteria. [Read more.](#)

Why You Should Talk to Clients Now

The pandemic may have changed what consumers want to hear about. [Read more.](#)

American General

Underwriting Sweet Spots

Whether it is the rated case advantage, custom durations or term conversion options, get familiar with all of the benefits of Select-a-Term. Want to know where it looks the best? This [Underwriting Sweet Spots flyer](#) will show you everything you need to know about AIG's flagship term product.

Retirement sales idea

2020 research from the U.S. Department of Labor has shown that income spending of retirees is the largest at the beginning of retirement (the active "Go-Go" years) and declines as they get older (the "Slow-Go" Years)!

The new Lifetime Income Choice guaranteed living benefit offers the Max Income Option with initial income of up to 7.25% (age 72+, single life) and it may provide more cumulative income than traditional withdrawal strategies. [Download this idea.](#)

Help Protect Our Families

There has never been a better time to help educate your clients on the importance of protecting what matters most-family. Check out the newly refreshed aig.com/HelpProtectFamilies consumer site to show how life insurance can help.

Did you know you can add the AAS Chronic Illness rider to your term conversions?

By adding the [Accelerated Access Solution rider](#), you can help your clients access their income tax-free life insurance benefits if they are diagnosed with a chronic illness.

What are the odds of actually having a chronic illness?

About 60% of Americans live with at least one chronic illness. With the AAS rider, should an eligible chronic illness occur clients can be paid monthly benefits until the illness improves, or the AAS benefit is exhausted. This is a great option for consumers who understand the value and security of combining death benefit and chronic illness protection into one.

Fixed Annuity rates – [Download the rate sheets effective April 12th.](#)

Assurity

When protection matters most – [View the 2020 Annual Report.](#)

Offer more with Term Life with Return of Premium

In a market where life products are more commoditized than ever, Assurity wants you to have the options you need to be successful.

That's why we offer uncommon products like [Term Life with the optional Return of Premium Rider](#) – and make sure our rates are among the best in the business. It does more than help overcome objections, both the ROP Rider and the accelerated underwriting make it easier for you to reach the next generation of insurance buyers.

Genworth Financial

In-Force Rate Action announcements:

- [Washington DC](#): Privileged Choice and Classic Select with Flexible Benefit Option & 1% Benefit Increase Option
- [Kentucky](#): PCS I
- [South Dakota](#): Privileged Choice and Classic Select with Flexible Benefit Option & 1% Benefit Increase Option

Integrity Life

Index Annuity rates – [Download the rates effective April 15th](#).

New Retirement Income Resource

Videos. Fact Finders. Worksheets. An online calculator. And more. Find our most popular retirement income sales support in one spot. Use [The Retirement Income eKit](#).

John Hancock

A client-approved video about Vitality – [Watch it here](#).

Motivating clients to take action – [Listen to the podcast](#).

Spotlight News

[Read the April 5th issue](#), including:

- A new Vitality video to help start sales conversations
- New Vitality marketing resources for firms now available
- New York deadlines approaching
- Motivating clients to take action
- AML Training

Legal & General America (Banner and William Penn)

New term pricing

LGA's new rates – effective April 5th - include a mix of decreases and increases. Changes to rates range across all term durations (10 - 40 years), with targeted improvements to the Preferred classes. Check out their [updated term webpage](#) to find administrative guidelines, product specifications, marketing materials and more.

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

Lincoln Financial

Monthly market performance – [View the client-approved snapshot](#).

Funds Management Performance – [View the March updates](#).

Fixed annuity rates - effective on April 15, 2021

- [National](#)
- [New York](#)
- [Lincoln OptiBlend 5 California](#)
- [Lincoln OptiBlend 7 & 10 California](#)
- [Lincoln MYGuarantee Plus California](#)

Mutual / United of Omaha

Express Newsletter

[Read the April 7th issue](#), including:

- Use a Dual Security Plan to help LLCs with their Business Planning
- A Real Life Case: Winning a Protection-Focused IUL Sale
- Consider IUL Express as an option for clients over age 50
- Preparing clients for the LTC Health Interview
- The advantage of the Cash Benefit - Bruce's Story
- Enhance a base DI policy with optional riders
- Mutual Income Solutions Highlight Sheet
- If your clients receive a cancer diagnosis, Cancer Insurance can help them focus on getting well, not worrying about finances
- Real life examples of how filling the gaps in your insurance coverage with a Critical Advantage policy pays off
- Errors and Omissions Insurance
- Understanding your Exposure with Telephone Solicitations
- The Return of "Mutual of Omaha's Wild Kingdom"

OneAmerica

Care Solutions interest rates – [See the rates effective April 15th](#).

Best Interest changes for Rhode Island – [Get details](#).

Pacific Life - Lynchburg

New rates for PL Promise Term – [Get details](#).

Video Call Hacks

Whether it's a company huddle, client meeting, or sales webinar, video calls have become a key communication method with many people working from home. [Learn how to optimize your video calls with these simple tricks to get a studio-quality look](#).

Where Will You Find Your Next Client?

Build your professional network to help build your life insurance business. A large majority of new clients of life insurance producers are found via referrals from strategic alliances such as CPAs, business or estate planning attorneys, property and casualty agents, etc. Check out [Building and Nurturing Strategic Alliances with Professional Advisors](#) to get started.

Strengthen Your LinkedIn Profile

Social media has become a mainstream way to reach new clients. So, how do you stay top of mind and separate yourself from your competition by using social media? [Discover 5 ways you can stand out on LinkedIn in this infographic](#).

Protective Life

What sets Protective's IUL apart?

Need to know what sets Protective Indexed Choice UL apart before recommending this solution to your clients? It offers:

- Reliable guaranteed death benefit that's there when it's needed most.

- Realistic cash value projection that clients can feel confident about.
- A responsible design that aligns with key AG-49A regulations.
- A track record of resiliency, with more than 100 years of company growth.

[Visit the website](#) to learn more about how Protective IUL could be a standout choice for your clients.

Annuity interest rates – [View the latest rates.](#)

Prudential Financial

NEW Interactive Client Tool for Legacy Planning

The 1-on-1 [Legacy Advantage Lightning Presentation](#) helps you walk through the concept with clients in just a few minutes.

Make a lasting impact with the **Legacy Advantage: An Asset Repositioning Strategy**. Help clients preserve and potentially enhance their legacy in a way that could impact generations to come.

Explore the special edition [Playbook Pointers eKit](#) for materials you can use in every part of the end-to-end sales process.

Life Essentials Newsletter

[Read the April 5th issue](#), including:

- The illustration system is changing on 4/19 to reflect the new §7702 tax limits
- Founders Plus to Offer Goldman Sachs Voyager Index Account
- NEW Legacy Advantage Lightning Presentation
- Revised PruXpress QuickForm Revisions
- Revised PruLife Founders Plus UL Supplement
- Fund Name Changes

Securian Financial

Help your clients create a tax efficient legacy

Qualified plans are a good way to accumulate money for retirement — but not so efficient for passing wealth to the next generation. Learn how to help your clients create a tax efficient legacy using life insurance as a financial tool. [Start now with this fully interactive financial professional guide.](#)