

Weekly News

April 28, 2021

Industry Articles

Monopoly and Life Insurance

Families should think of “life insurance” as core to a sound financial strategy, not as an afterthought. [Read more.](#)

American General

Help MAXimize growth and access

Offer this permanent life insurance product - [Max Accumulator+ II IUL](#) - to your clients who are focused on achieving long-term, tax-deferred cash accumulation. With easy [non-medical underwriting](#) on qualifying cases, it's simpler and faster than ever.

Quick access to life insurance protection with strong guarantees...plus much more

Getting the cases from submission to issue is faster than ever! AIG [non-medical underwriting](#) is available on [Value+ Protector II](#) ([See the NY guide.](#)) up to \$1 million!

Value+ Protector II is a protection-focused IUL that provides strong guarantees, competitive premiums and many appealing benefits such as cash accumulation, up and down market control and optional riders to fit client's different financial goals. Nearly 75% of non-medical UW cases are approved in 5 business days or less.

Select Income Rider on Value+ Protector II

Would your client like to manage loved ones' ongoing expenses after they're gone? Concerned they will mismanage their money? Help ensure the money you set aside for them is there when they need it. The [Select Income Rider on Value+ Protector](#) offers flexibility:

- No cost rider
- Choose your amount (10% - 100% of the life insurance benefit)
- Choose your payment duration; 10, 20, or 30 years

Why let a term policy end when there is the option to extend?

Give clients the opportunity to convert their Select-a-Term policy into permanent life insurance without going through additional underwriting. Protection Extend IUL offers the benefits of traditional universal life, plus the potential for greater growth in policy value AND the ability to access funds while living.

- Download the [Consumer Brochure](#)
- See the [Product Highlights](#)

AG News

[Read the April 22nd issue](#), including:

- IUL products available through non-medical underwriting up to \$1million
- #HelpProtectOurFamilies
- Are your clients leaving behind a tax burden?
- Putting life insurance to work

Fixed annuity rates – [See the rates effective April 26th.](#)

Assurity

What the market needs now: Term Life with return of premium

People are searching for life coverage with affordable rates and flexible options, and you can meet their needs with Term Life Insurance with optional Return of Premium.

With accelerated underwriting, rates among the best in the business, and money back if they never need the coverage, you can turn prospects into long-term clients.

- Download the [highlight sheet](#)
- Learn more about [Term Life with Return of Premium](#)

Genworth Financial

Skochin settlement offers to Texas class members - [Read more.](#)

In-Force Rate Action announcements:

- [AR](#): Choice 1 with LSPO
- [OK](#): Choice 1 with LSPO

Illinois Mutual

Start the DI conversation on social media

During Disability Insurance Awareness Month (DIAM), Illinois Mutual will post DI content on their [Facebook](#) and [LinkedIn](#) channels to help you boost your social selling. We encourage you to share their content! Here is their social media schedule:

5/4 Are You Aware of DIAM?	5/18 Blog Post: 4 DI Myths
5/5 DI for Truck Drivers	5/19 Think About Your Bills
5/6 DI for Small Business Owners	5/20 DI + ROP
5/7 Blog Post: 4 DI Myths	5/25 DI for Farmers
5/13 BE Is a Great Business Fit	5/27 DI for Nurses

John Hancock

John Hancock Vitality members can now earn 400 Vitality Points when they share proof of their COVID-19 vaccination – [Get details and materials to share the good news!](#)

In-force rate action notifications for late May – [Get details.](#)

Lincoln Financial

Fixed Annuity Leader Newsletter

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

- Lincoln's strong commitment to the fixed annuity business
- Fixed indexed annuity reallocation information
- Streamlining the online beneficiary change process
- Reminder: forms can be sent to Lincoln via email
- Regulatory Roundup resource center
- Proof of Life – new attestation process
- Updated two-factor authentication process
- NAIC training updates

Mutual / United of Omaha

Express Newsletter

[Read the April 21st issue](#), including:

- Children's Whole Life case study flyers
- Are your clients looking for accumulation, protection or both? – SALES IDEA
- Association marketing materials for LTC
- 3 simple questions to start the LTCi conversation
- Sell Disability Income Insurance to soon-to-be grads – SALES IDEA
- Overcoming Disability price objections
- An educational video for Critical Illness
- Real life examples of how filling the gaps in coverage with a Critical Advantage policy pays off

OneAmerica

Best interest changes for Ohio – [Get complete details.](#)

Pacific Life - Lynchburg

PL Swift Sailing Accelerated Underwriting - COMING MID-MAY

Offer your clients ages 18-60 up to \$2 million in coverage with quicker decisions and a streamlined digital process that can help you provide an improved customer experience. [Get a sneak peek.](#)

The Psychology of Selling Life Insurance

There's a human side to selling and understanding the psychology of both the buyer's and the seller's mindsets can give you the insight you need to put yourself in the buyer's shoes. Learn more about psychology's role in selling, buying, and marketing life insurance to unlock valuable insights that can help improve your pitch. [Read the article.](#)

Field News Monthly

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

- 2022 Broad Market Winners Summit
- PL Swift Sailing Accelerated Underwriting - COMING MID-MAY
- 5 tips for compelling life insurance copy
- Video Call Hacks
- Where will you find your next client?
- Look for us on Social Media

Principal

Two new solutions to use with DI business clients

- **Guaranteed Standard Issue (GSI) underwriting program**
The [Guaranteed Standard Issue \(GSI\) underwriting program](#) offers employers an attractive way to provide income protection for their key employees. And now Principal has made the GSI implementation process even easier with a new [eEnrollment platform](#). This digital solution enables eligible employees to complete and sign their individual disability income (DI) insurance application when and where it's convenient for them. It saves you time and hassle and provides a better experience for your business clients and their employees, too.
- **New underwriting program can help you open more doors in the business market**
Increase your opportunities with small business owners using Principal's new [3-3-3 program](#). It allows you to provide a pre-approved 3A occupation class offer when they meet these simple eligibility guidelines:
 - 3+ years as owner of their business
 - 3+ employees (in addition to themselves) or sub-contract manual labor
 - \$30,000+ net income in each of the previous two years

Protective Life

The ideal client for Protective's IUL solution

If you've been wondering what type of clients could best benefit from our IUL, no more guessing — here's your answer. [Protective Indexed Choice UL](#) is a competitive choice when your clients are wanting:

- A specified death benefit of \$500,000 or less
- Supplemental protection with chronic illness coverage
- Access to cash value potential that is delivered as expected
- Guaranteed death benefit protection

Prudential Financial

Special Edition eKit for Legacy Planning – [Learn more.](#)

Life Essentials Newsletter

[Read the April 19th issue](#), including:

- PruLife Founders Plus to Offer Goldman Sachs Voyager Indexed Account; New Pricing for Founders Plus and Essential UL
- Prudential's Illustrations Now Reflect the New IRC §7702 Tax Limits
- Robust Legacy Advantage Playbook Pointers eKit

Securian Financial

Quick, easy account access for your clients

Are your clients looking for an easy, safe and secure way to access their life insurance, annuity or investment accounts with Securian Financial? Whether your clients are looking to make administrative changes or just check values, direct them to My Account, Securian Financial's online client portal. [View the registration guide.](#)

Transamerica

New enhanced Non-Medical rules

Non-Medical limits are increasing in both the maximum face amount and the rate classes available. Get up to \$2,000,000 to age 45 and \$1,000,000 to age 55 for all rate classes including their best class - Preferred Plus!

- **Trendsetter Super and FFIUL**
 - Ages 18–45 and \$100,000–\$2 million face amount, all rate classes available
 - Ages 46–55 and \$100,000–\$1 million face amount, all rate classes available
- **Trendsetter LB**
 - Ages 18–45 and \$250,000–\$2 million face amount, all rate classes available
 - Ages 46–55 and \$250,000–\$2 million face amount, all rate classes available

This could be a huge saving to clients. Please review the [FAQ](#) and the comprehensive [Underwriting Guide](#).

And, Transamerica is excited to announce [new eDelivery options!](#)

USPS Mail Delays – [Read the notice regarding advice to avoid delays that could affect policies.](#)