

Weekly News

August 26, 2020

Industry Articles:

- **How the Pandemic Is Impacting Women's Finances and Future**
In some cases, falling income may create saving opportunities. [Read more.](#)
- **Use Target (or Blanket) Marketing To Define Your Success**
A financial services veteran says there's more than one way to choose your prospects. [Read more.](#)
- **Selling Financial Safety Masks**
Here are ideas about what to do when clients don't want to do the sensible thing, because. [Read more.](#)
- **COVID-19 Energizes Life Insurance Awareness Month 2020 Campaign**
Brooke Shields is back as the spokesperson, and agents are already promoting the campaign on social media. [Read more.](#)

American General

- **It's all about the LIFE in life insurance**
With the sustained low interest rate environment that makes traditional GUL insurance less attractive and more expensive for clients, it may be time to look at other alternative solutions like a guaranteed-focused IUL.

Imagine: Clients can pay the same premium as a traditional GUL policy, but get the added benefits of strong cash value and chronic illness protection! Yes, you heard it right.

Strong guaranteed death benefit, upside market potential and chronic illness protection...THAT'S the power of [Value+ Protector!](#)
- **Offer clients the potential for more income in today's low-rate environment**
With interest rates near historic lows and fixed income assets experiencing unprecedented volatility in recent months, now may be a good time for agents to consider presenting index annuities for a portion of their clients' retirement assets.¹ A Power Series Index Annuity can help reinforce their clients' retirement savings foundation by offering principal protection, growth potential and guaranteed lifetime income.
 - [Download the interest rate flyer](#)
 - [Download the sales idea](#)

Assurity

- **Encore & Plus One Annuities sales suspended**
Effective September 1, 2020, Assurity is temporarily suspending the sale of Encore and Plus One single premium deferred annuities due to the extended period of low interest rates.

Transition:

Applications that have been signed, dated and received with money at Assurity by September 1, 2020, will be accepted.

Genworth Financial

- **In-Force Rate Action announcements:**
 - [New Lifetime Stable Premium Option for PCS II and Choice 1 Policyholders](#)
 - [Michigan](#): Choice 1 & PCS II w/Lifetime Stable Premium Option
 - [South Carolina](#): Privileged Choice & Classic Select w/Stable Premium Option & 1% Benefit Increase Option
 - [South Carolina](#): PCS II w/Stable Premium Option
- **Compliance Reminder** - [Maryland Change of Insurance Producer of Record](#)
- **Commissions** - [2020 Commission Pay Schedule](#)

Integrity Life

- **Paper Apps and e-Apps – Your sale. Your call.**
For many of Integrity's products, you can use either paper application or e-app. Plus, they are now ACORD friendly for fully digital e-signatures on transfers. [Learn more about e-App.](#)

John Hancock

- **Spotlight News**
In [this issue](#):
 - Exploring the LTC informal caregiver crisis — and what it means for your clients
 - Show your clients how John Hancock does more than just "cut a check" when LTC benefits are needed
 - Policy reviews: alternative solution for policies that may lapse due to an unpaid loan
 - More ways to tell the John Hancock Aspire story to clients living with either type 1 or type 2 diabetes
- **In-force rate action notifications for late September** – [Get details.](#)

Legal & General America (Banner and William Penn)

- **Consumer materials ready for you to share!**
LGA has put together consumer materials for you to share with clients and prospects; including flyers and social media content. [Download them here.](#)

Lincoln Financial

- **Statements and confirmations available online only beginning September 1st** – [Get details.](#)
- **Lincoln Business Insurance Solutions Newsletter**
In [this issue](#):
 - Offer balance sheet protection to your business owner clients
 - Resources you can use now
- **Lincoln Leader for Life Newsletter** – [Read this issue.](#)
- **Lincoln Leader for Annuities Newsletter** – [Read this issue.](#)

Mutual / United of Omaha

- **Help clients preserve their estate with the LTC Rider**
Many people work a lifetime to accumulate assets to pave the way for a comfortable retirement and to leave an inheritance for their children. The last thing anyone wants is to see their hard-earned savings depleted to pay for long-term care services.

Long-term care services, however, can quickly erode a client's assets. The [Help Preserve Your Client's Estate sales idea](#) discusses the need for long-term care services. It also includes a case study that examines the impact a life insurance policy with a long-term care rider can have on a client's estate using two contrasting scenarios.

For even more information on the new Long-Term Care Rider, available on Income Advantage IUL and Life Protection Advantage IUL, go to MutualofOmaha.com/ltc-rider.

- **LTC new business rate refresh and benefit changes**
Effective September 1, 2020, Mutual is refreshing their rates and implementing benefit option changes to their MutualCare Solutions Portfolio. [Get complete details.](#)
- **Express Newsletter**
In [this issue](#):
 - How to safely conduct business
 - The living benefits of life insurance
 - Simplified Issue training materials, company information and marketing materials
 - A Case Study: Accumulation, Protection or Both?
 - LTC new business rate refresh and benefit changes
 - LTC sales ideas
 - LTC Case Study: A new LTC producer uses underwriting tools to his advantage
 - Features of the Priority Income Protection e-Application
 - Turn DI objections into sales
 - Reach out to self-employed clients as they are solely dependent on their ability to keep working
 - The products in the Critical Advantage portfolio that give your clients added piece of mind.
 - Easy to use Critical Advantage Portfolio e-Application

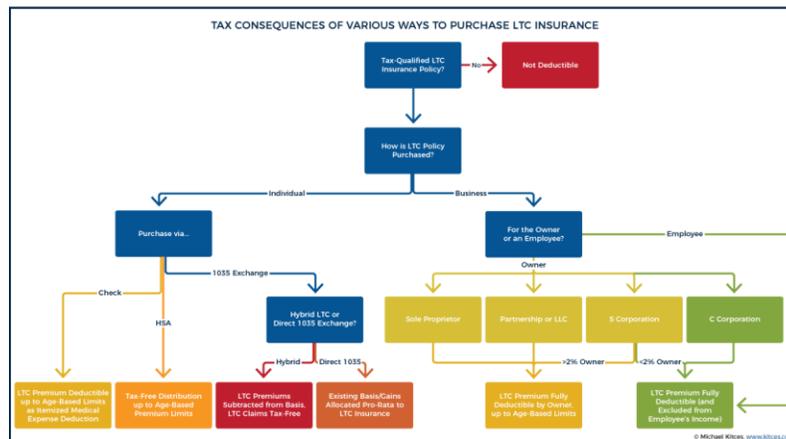
OneAmerica

- **Don't miss out on a new way to connect with your customers**
If you haven't visited the [new interactive Asset Care site](#), try it now and discover a new way to attract and educate your customers.
- **LTC Tax Deductions for Businesses**
The unique design of the OneAmerica LTC plan allows them to deduct a portion of the premium for businesses.

Learn more by viewing this [video](#), [flyer](#), and [tax guide](#).

Only a few carriers have this feature, but only OneAmerica can do all of the following:

- Tax Deductions for the Business (applicable business flow chart below)
- Key Employee Coverage
- Coverage on Employee's Spouse



Petersen International

- **COVID-19 Coverage**

Times are changing. The Coronavirus pandemic has swept the globe and is shaking the national and international insurance markets to their cores. Traditional and specialty disability insurance carriers are now commonly implementing COVID-19 exclusion wordings in their income replacement products.

We are under the distinct impression that these exclusions and similar "pandemic" warranties are here to stay, and we will most likely see a more prolific use of these coverage-limiting policy wordings into the foreseeable future.

Petersen International, however, is pushing back on the new status quo. Their individual, multi-life and business DI policies with elimination periods longer than 60 days remain free of any sort of Coronavirus exclusions. Their vast income replacement product line covers COVID-19 related disablement on policies with waiting periods of 90 days or longer.

But don't hesitate to get your clients in on the best disability insurance available. Now is the time to act because we don't know how long they can hold off the inevitable. Help your clients attain income protection policies with COVID-19 cover while you still can.

Protective Life

- **Annuity rates** – [View the current rates.](#)

Principal

- **Generate sales with complimentary business planning services**

Business owners face a triple threat when it comes to a disability. They need to consider both personal income protection and business continuation and succession planning needs.

Principal offers complimentary informal business valuations and buy-sell reviews to help shed light

on potential business protection opportunities. They are a great way to start conversations with business owners and provide valuable information about their business. [Learn more.](#)

Also download the [Five questions to help start the business continuation conversation](#) flyer.

What you need for these services

Submit to Principal the following information:

- A completed proposal request
 - If applicable, a copy of any current buy-sell agreement and any amendments
 - Copies of financial statements (balance sheets, income statements, or company tax returns) from the most recent three full tax years
 - Detailed list of all disability and/or life insurance policies
- **Timely tips to help small businesses embrace uncertainty**
Listen to the replay of "[Embracing uncertainty—Three ways to build business resilience in tough times](#)"; and see some of the tips shared in [5 steps to create a flexible and lasting financial plan for you and your business](#).

Other timely resources help navigate these times

- [Taking care of my employees.](#) Resources from business professionals and owners include how to build a better work culture and tips for easing employees' anxiety about returning to work.
- [Managing uncertainty.](#) Get the latest information for you and your employees about the current economic and legislative environment, as well as how to deal with the effects of COVID-19 on your retirement, investments, and insurance.
- [Insights into the well-being of other small businesses.](#) See the top concerns and priorities of businesses like yours during these uncertain times.

Prudential Financial

- **Increased protection for clients. New opportunity for you.**

Life insurance protection is something that clients need. Living benefits, such as the BenefitAccess Rider (BAR), are something they should want—even if they don't know it yet. Starting conversations with clients about the life insurance and BAR combination can help unlock new business opportunities for you and help clients protect their retirement savings from being depleted by a chronic or terminal illness. Not sure how to start the conversation? Prudential has you covered.

- **For You**
[6 Steps to Success](#): Follow this simple 6-step plan to unlock new life insurance opportunities with existing clients.
- **For Clients**
[BAR Prospecting e-mail](#): Use this e-mail template as your initial contact with clients to get them thinking about their protection needs.

- **Life Essentials Newsletter**

In [this issue](#):

- PruLife Index Advantage UL has been refreshed
- UL Protector placement deadline
- Tools to help your business retain family assets
- eInterview update
- DocuSign Electronic Delivery enhancement
- Individual Life Contact Center service experience
- 2020 Life Resource "eBook" Guide

- **S&P reaffirms SBLI's rating**

Standard & Poor's has reaffirmed SBLI's A- (Stable) rating and stable outlook. [This summary](#) provides more insight and reflects SBLI's continued commitment to financial strength in these challenging times.

Securian Financial (Minnesota Life)

- **5 key tools to help drive success in a digital world**

Sometimes you can't meet with a potential client face-to-face, but that doesn't mean you can't help them.

Securian is here for you and your clients when a digital or no-contact solution is the best way forward. They can help you get in front of prospects, complete and submit an application, deliver the policy and even service your in-force business.

[Watch this video to learn how these tools and more can help you grow your business.](#)

- **Life Lines Newsletter**

In [this issue](#):

- Important product updates to SecureCare Universal Life
- Reality Check: The time for life insurance is now
- WriteFit Underwriting changes in NY
- Life insurance operational update
- Underwriting pilot can get health records in 48 hours

Transamerica

- **Transamerica operations & storm aftermath** – [Read the notice.](#)

- **Your skill and services in a time of need**

There will be few times when your skill and insight can offer clients greater comfort than following the passing of a loved one.

Funeral planning is often confusing and always costly, and the emotional pain one feels during these periods only makes matters worse. There is a genuine need for clarity when it comes to navigating the process.

The Concierge Planning Rider - now available at no extra cost with the Transamerica Financial Foundation IUL - provides a combination of services to help people prepare.

- [What your clients need to know](#)
- [How to be financially prepared for unexpected costs](#)
- [Funeral planning checklist](#)