

Weekly News

August 4, 2021

American-Amicable

Senior Choice - Whole Life Insurance for ages 50 through 85

- Download the [agent guide](#).
- Download the [client brochure](#).
- Learn about the [Grandchild Rider](#).
- Print the [Prearrangement Instructions](#).

American General

Illustrate our chronic illness rider for your clients

The Accelerated Access Solution (AAS) chronic illness rider is a great option for clients who understand the value and security of combining death benefit and chronic illness protection into one. Illustrating the benefit payout of AAS can help clients visualize its impact- while highlighting what chronic illness protection can mean for their financial future.

The AAS supplemental report in WinFlex can effectively do this. This valuable report is available on the Max Accumulator+ II and the Value+ Protector II. [Download the training brochure](#).

Agile Underwriting+ is not just yes or no

Some answers are straightforward...yes or no, black or white, thumbs up or thumbs down. AIG's Agile Underwriting + (AU+) is much more. With AU+, you get the benefit of a fast "yes" decision and the advantage of a quick turn to full underwriting if AIG need to gather more information.

With few exceptions such as Foreign Nationals, applications that meet the age and face amount parameters will start with the AU+ process and go through tele-interview. However, if necessary, they will automatically pivot your client to full underwriting to complete the necessary medical requirements for a decision to be rendered. [Learn more](#).

Say WHAT? Get on the same page with your clients.

When it comes to communication, the 'how' is just as important as the 'what'. Each generation has its own communication preferences and learning the differences can make for more meaningful conversations.

Get conversation starters tailored to each generation to help you!

- [Baby Boomers](#)
- [Generation X](#)
- [Millennials](#)

You inherited an IRA...now what?

Learn how life insurance could help clients maximize their options as a beneficiary by discussing a unique life insurance idea that could help protect their inheritance in this [compelling video](#).

The NEW "4% Rule"

We've all heard of "The 4% Rule" in financial planning... But have you seen its new successor, "The Rule of 25?" [Watch this quick video](#) and start using The Rule of 25 to easily assist your clients in planning their ideal savings for retirement, including life insurance.

Like what you see? Take it to the next level and meet the Rule of 25's offshoot for the financially accomplished in the [Pyramid of Philanthropy video](#).

Email notifications for commission statements

Users who subscribe to the notifications on Connex will receive an email whenever a new commission statement is posted according to their schedule. [Read the bulletin](#).

Fixed Annuity rates – [Download the rate sheets effective August 2nd](#).

Show clients how much guaranteed retirement income they can count on

[Assured Edge Income Achiever](#) and [Assured Edge Income Builder – NY](#) fixed annuities automatically include a guaranteed lifetime withdrawal benefit and offer guaranteed growth each year until lifetime income is activated. Use AIG's income placemats to show clients how much their future income can be for when they need it most.

American National

Annuity rates – [Download the rate sheet effective August 1st](#).

John Hancock

URGENT changes to applications with LTC rider in Washington state – [Read the bulletin](#).

Advanced Markets News – [Read the July 2021 issue](#).

Lincoln Financial

Fixed Annuity Lincoln Leader – [Read the July 2021 issue](#).

Fixed Annuities resources

[Visit Lincoln's Annuity Sales Center](#) for digital resources for running quotes, rates, product brochures, sales ideas, videos etc. (no password needed)

Annuity rates – [Download the rate sheet effective August 2nd](#).

Mutual / United of Omaha

Express Newsletter

[Read the July 28th issue](#), including:

- Online annuity, ltc and indexed product CE Training for Iowa
- IUL Express client-approved video
- Advanced Markets: Overcoming LTCi Objections
- LTC New Business Rate Refresh and Benefit Changes
- Selling Income Solutions to Attorneys
- How does Disability Insurance protect mortgages?
- Critical Advantage products can help supplement other insurance policies
- Is Cancer Insurance worth purchasing?
- Annuity interest rates effective August 1, 2021

OneAmerica

Temporary Asset Care product changes for Washington state – [Read the bulletin](#).

Care Solutions News

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

- Leading Tomorrow with OneAmerica: Are you a person of influence?
- Start the LTC conversation and make connections with our interactive site
- Meet Internal Sales Director Chris Huntsman, CLTC
- Best Interest and Suitability reminders
- Legacy Care in Idaho no longer available
- OneAmerica associates: Offering strength you can count on

Pacific Life - Lynchburg

PL Promise Term - now with accelerated underwriting

When choosing a term life insurance product, price can be important. And, PL Promise Term is a competitively priced term product that is specifically designed to serve the death benefit protection needs of the broad market consumer (household incomes of \$50K to \$250K); including:

- Target pricing to keep rates in top 3 in many cells
- Low \$50K minimum coverage amount
- Includes 25-year duration option
- Attractive conversion UL product

But, price isn't the only thing that matters

Pacific Life's new [PL Swift Sailing accelerated underwriting](#) uses digital tools and a touch-free process to improve customer experience.

- Up to \$2 million in life insurance coverage
- Available for clients 18-60
- Standard or better rate classes (no nicotine and nicotine use)
- No medical exam, blood draw, bodily fluids or attending physician statement (APS)
- Improved decision time and status updates
- Increased transparency for applicants who don't qualify

The Rule of 7 and How Life Insurance Sellers Can Adopt It

Marketers generally say that it takes at least seven touchpoints to convert a potential buyer. But what does that mean, and what does it look like for selling life insurance? [Read this article](#) to learn how the Rule of 7 can add to your marketing and sales strategy in this edition of Broad Market Insights.

Protective Life

Know What Matters Newsletter

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

- Protective Indexed Choice UL and ExtendCare product changes
- Minimizing hassle and saving paper by shifting in-force correspondence for agents online
- New enhancements to Protective Velocity
- Updates to three existing forms
- Operational changes to backdating rules
- Change to Adobe e-signature email address

Prudential Financial

Life Essentials Newsletter

[Read the July 26th issue](#), including:

- Help small business owners keep valuable employees
- Webinar: The Women's Market and Your Business
- Multiple enhancements to our eDelivery process
- New Medical Rx Check Requirement and Medical Records Requirement update

Securian Financial

Applicants ages 16-74 now qualify for build credits – and more

Securian Financial's Guideline Enhancement Program continues to deliver enhancements that result in more consistent and better underwriting offers than ever before.

With their recent update, clients with a substandard build are eligible for more competitive underwriting offers than ever before. Here's what you need to know:

- Build credit eligibility has expanded and now includes ages 16-74
- Credits can result in a full rate class upgrade
- Use of medication to control other risk factors doesn't eliminate applicants from qualifying

They also consider rate class upgrades for applicants whose build is standard or better.

To learn more, check out this [Mortality Credits flyer](#).

Interest-related policy changes coming in August – [Learn more](#).

Symetra

Sales Flash Newsletter

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

- Updates to underwriting guidelines
- New ad campaign: Your teammate for Life Insurance
- Sales material review