

Weekly News

December 16, 2020

American General

- **Value+ Protector**
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.

Clients can pay the same premium as a traditional GUL policy, but get the added benefits of strong cash value and chronic illness protection! [Learn more.](#)
- **AG 49 Updates to IUL Insurance Illustrations** – [Get details.](#)
- **Your clients have enough money for retirement, right?**
Life insurance can help supplement your clients' retirement with modern day policies that include benefits they can access while living. [Get the conversation started by sharing these compelling facts.](#)
- **Find all of your favorite playbook resources in one spot** – [Go to retirestronger.com.](#)
- **Access grab-and-go promotions and more** – [Check out Campaign in a Box.](#)
- **Arizona & Iowa adopt Revised NAIC Suitability in Annuity Transactions** - [Get complete details.](#)

Genworth Financial

- **In-Force Rate Action announcement:**
 - [Arkansas](#): PCS II with Lifetime Stable Premium Option
 - [California Partnership](#): PCS II, Choice 1, CA-Reprice, Unbundled
 - [Georgia](#): Privileged Choice and Classic Select with Stable Premium Option & 1% Benefit Increase Option
 - [Louisiana](#): Choice 1 with Lifetime Stable Premium Option
 - [Louisiana](#): Privileged Choice Flex
 - [Oklahoma](#): PCS II with Lifetime Stable Premium Option
- **2021 Participating Loan Rate Declared & Fixed Account Interest Crediting Rate for Index UL** - [Get details.](#)
- **Securing your Genworth username and password** – [Read the notice.](#)

Illinois Mutual

- **Important tax update** – [Read the bulletin regarding new Form 1099-NEC.](#)

Integrity Life

- **Index rates** – [See the rates effective December 15th.](#)
- **Money in Motion**
Recent events can affect client retirement. For some, illiquid assets are becoming liquid ... and investable. [See how you can help clients in this situation.](#)
- **8 videos to help you talk to clients**
[See how](#) a retirement expert gets clients interested in talking, with short, simple easy-to-understand language.

John Hancock

- **Get a jumpstart on 2021 with insights from Advanced Markets**
[Listen to this latest Hancock Talks](#), we are dissecting the potential impact the presidential election could have on wealth-transfer strategies for your high-net-worth (HNW) and high-income clients.
- **Planning after the 2020 election**
Read the latest blog "[Considerations and opportunities before we know who controls the Senate](#)" to explore the impact of the election cycle. It takes an in-depth look at why many estate-planning practitioners are seeing a renewed interest in trusts and gifting, with a focus on the president-elect's proposals and the opportunities that financial professionals should be discussing now with their high-net-worth and high-income clients.
- **2021 dividend interest crediting rate** – [Read the announcement.](#)

Lincoln Financial

- **Lincoln Rewards Plus Program** - [Hear how it can help you become the business owners' best asset.](#)
- **Resources you may have missed to build your business in 2021**
 - **Enhanced executive underwriting programs**
 - [Learn more](#) and download the [Executive Underwriting Program brochure.](#)
 - **Lincoln's Professional Advantage Program**
 - [Learn how](#) it can issue a Lincoln life insurance policy up to \$20 million with no exams or labs; and [download the flyer.](#)
 - **The balancing equation**
 - View the [Cash Value life insurance as a defensive asset for businesses](#); and [watch the full replay here.](#)
- **November monthly market performance** – [View the client-approved snapshot.](#)
- **Fixed annuity rates** – *effective December 15th*
 - [National](#)
 - [New York](#)
 - [Lincoln OptiBlend 5 California](#)
 - [Lincoln OptiBlend 7 & 10 California](#)
 - [Lincoln MYGuarantee Plus California](#)

Mutual / United of Omaha

- **Retirement Risks planning brochure**
[Use this brochure](#) to help show clients the risks they may face in retirement; and how an IUL policy can help them plan ahead.
- **A great option for clients 51 or older**
The Term Life Express 30-year policy has an ROP option; which can be a motivating feature for younger clients.

But this option isn't available to clients 51 or older. An [IUL Express policy](#) can be a great alternative!

- **Indexed Universal Life Training** - [Learn about IUL at your convenience in a quick and easy manner.](#)
- **Simplified Issue Prescription Drug Exclusion List**
Make sure you have a copy of this helpful [Prescription Drug Exclusions flyer](#) for Simplified Issue Life products.
- **Real People. Real Stories.**
[Use these flyers](#) as powerful sales tools. They describe how an LTCi policy helped Mutual of Omaha policyholders and their families.
- **Prescreening Long Term Care applications is always a good idea** – [Learn more.](#)
- **Get to know Mutual Income Solution**
Mutual Income Solutions is well positioned to help you meet all of your clients' income protection needs; especially those in the affluent market. [Take a closer look!](#)
- **Critical Advantage**
 - **Real Wins: Cancer Insurance**
[Read this real-life success story](#) for an example of how you can win a Critical Illness Insurance, Cancer or a Heart Attack/Stroke Insurance sale.
 - [Learn why](#) Critical Advantage products are the answer for your clients with high deductible health plans.
 - The [Critical Illness built-in return of premium](#) offers the coverage clients want with the peace of mind they need.
 - The [Critical Advantage Portfolio FAQ's](#) provides helpful tips to using e-Application.
- **New Annuity Suitability Forms** – [Learn more.](#)
- **New Best Interest Training for Annuity sales in Iowa and Arizona** – [Learn more.](#)

OneAmerica

- **Care Solutions interest rates** – [View the rates effective December 15th.](#)

Pacific Life - Lynchburg

- **4 Tips for Using Your Personality to Build Your Brand on LinkedIn** – [Read the article.](#)

Protective Life

- **Protective Lifetime Assurance UL**
Offer clients the guarantees and choice they need:
 - Access paid premiums with a [return of premium \(ROP\) endorsement](#) at no added cost, with earlier availability than most of our competitors.
 - Choose the length of their guaranteed death benefit from ages 90 – 121.

Prudential Financial

- **2021 Policyholder Dividend Scales** – [Read the message.](#)

- **Revised Agent's Report** – [Read about the changes.](#)
- **Year-end information** – [Review the key dates.](#)
- **Revised Privacy Notice**
Effective Monday, January 4, 2021, the revision date of the Privacy Notice has been updated to 1/1/2021. The text in the notice has not changed. The updated form will be available on the PruXpress website on Monday, January 4, 2021. Prior versions of the forms will continue to be accepted until February 1, 2021.

SBLI

- **Extended SBLI Term Upsell opportunity ends soon** – [Get details.](#)
- **Advertising Compliance** – [Download the guidelines.](#)

Symetra

- **Enhanced customer portal**
The redesigned portal helps policyowners manage their policies online. [Get details.](#)

Transamerica

- **Trendsetter Super Terminal Illness Accelerated Death Benefit Rider now available in California**
[Read the announcement.](#)