

Weekly News

December 2, 2020

Industry Articles:

- **15 Phrases That Win Clients and Prospects Over**
It's good to have handy expressions to make a point or get a conversation going. [Read more.](#)
- **What to Do When Prospects Go Dark**
You don't know why prospects pull back, but these actions help you position yourself for future business. [Read more.](#)
- **Annuities Could Stop Retirees From Going Broke. Why Don't More People Use Them?**
Analysts with the Stanford Longevity Project and and Principal Financial have come out with a new look at an old mystery. [Read more.](#)

American General

- **Indexed Universal Life**
 - [Updated accumulation-focused and protection-focused products](#)
 - [New Annual Statement How-to Guide](#)
- **Non-medical underwriting expanded to include eligible cases with face amounts up to and including \$1 million – [Learn more.](#)**

American National

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

Brighthouse

- **MetLife 2021 Dividend Scale – [Read the announcement.](#)**

Genworth Financial

- **In-Force Rate Action announcements:**
 - [Arkansas](#): PCS I
 - [Louisiana](#): Privileged Choice & Classic Select with Stable Premium Option & 1% Benefit Increase Option
 - [Louisiana](#): PCS I & PCS II with Lifetime Stable Premium Option
 - [Utah](#): PCS I

John Hancock

- **Exciting changes to the LTC rider elimination period**

Now, instead of requiring 100 service days before LTC benefits are payable, clients can simply:

- Wait just 90 calendar days from the day they are certified as chronically ill
- Count every day, whether or not they receive LTC services

What's more, there's no impact to pricing due to this change! The LTCR '18 rates will remain the same. [Learn more about the LTC Rider.](#)

Transition details and state approvals

Beginning December 7, 2020, all new and pending applications with LTCR '18 will be issued with an endorsement that revises the method for satisfying the elimination period. It has been approved in all states except CA, MT and NY, with approvals pending in DC, FL and NJ (our updated elimination-period definition is being added to existing state filings). After launch, inforce LTCR '18 customers will receive an endorsement in the mail.

Mutual / United of Omaha

- **How to identify clients who may need IUL Express**

[This sales sheet](#) outlines who you should be considering as potential clients.

- **LTC Training video's:**

- **Part 1: [Let's Begin the Conversation](#)**
Learn how LTCi helps people protect retirement assets, maintain their independence and control decisions about their care.
- **Part 2: [The MutualCare Solution](#)**
Get details about our two stand-alone policies in the MutualCare Solutions portfolio.

- **Help clients stay at home**

Help your clients feel secure purchasing an LTCi policy by [discussing in-home care benefits](#).

- **Show clients DI is more affordable than they think**

How would your client pay their bills if they were unable to work due to a sickness or injury? [Use this sales idea.](#)

- **What happens after surviving cancer?** A tough battle deserves the right team! [Learn more.](#)

- **Annuity interest rates** – [See the rates effective December 1, 2020.](#)

OneAmerica

- **Care coordination enhances OneAmerica's Care Benefit Concierge** – [Learn more.](#)

Principal

- **Updates to DI health care occupation list** – [Get details.](#)

Protective Life

- **Tips for getting business completed by the end of the year** – [Learn more.](#)

- **Protective Velocity**
 - Beat postal delays with Protective Velocity – [Learn more.](#)
 - Improvements to Velocity – [Learn more.](#)
- **GUL + Chronic illness protection**
7 in 10 adults over the age of 65 will develop a long-term care need during their lifetime. Are your clients prepared to cover costs like these?

Protective Lifetime Assurance UL offers clients death benefit protection, plus the ability to supplement their coverage with ExtendCare — their chronic illness protection rider. With the ExtendCare Rider, clients can accelerate a portion of the death benefit to help alleviate the financial and emotional toll that a chronic illness creates. [Get more information.](#)

Prudential Financial

- **Risks to consider as you help clients prepare for retirement** – [Read more.](#)
- **Date revision to AG49-A Deadline for IAUL18** – [Learn more.](#)
- **Introducing Concierge Care Services for policyholders with BenefitAccess Rider** – [Learn more.](#)
- **Electronic Policy Delivery will be available on contractual Term Conversions** – *effective December 7th* [Learn more.](#)
- **Consumer flyers to show the value of Prudential Term Conversion Privileges**
 - [Flyer without BenefitAccess Rider](#)
 - [Flyer with BenefitAccess Rider](#)
- **MIB website added to forms** - *effective December 7th* – [Learn more.](#)

SBLI

- **Extended Upsell Program opportunity**
SBLI has extending the time for agents to increase their clients' SBLI Term insurance coverage. Eligible clients - who have purchased a \$500,000 SBLI Term policy since July 1, 2020 - can qualify for reissue, if they meet the financial underwriting requirements and provide a no change in health statement. The Program is available immediately and requests will be accepted until Monday, December 21, 2020. [Learn more.](#)

Transamerica

- **Updated FFIUL maximum illustration rates** – [Get details.](#)
- **Long Term Care – peace of mind in uncertain times**
A truly flexible product, Transamerica Financial Foundation IUL provides more than a simple death benefit. Clients can choose their critical and chronic living benefit riders to include with no additional premiums, or go the extra step and add the Long Term Care Rider to help further protect their financial futures. The LTC Rider is also one of the few riders in the industry that has the potential to increase the benefit base over time.

Understanding the difference between the Long Term Care and Chronic Illness riders is where clients will need your guidance. [This comparison can confidently help clients navigate the options that best fit their needs.](#)

More resources for you:

- In the world of working remotely, [this social media guide](#) can help you target clients online.
- The financial and emotional costs of dementia are high. [Putting a plan in place early is paramount.](#)
- **LTC Rider Changes in CA** – [Get details.](#)