

Weekly News

December 9, 2020

American General

- **Conversation starters tailored to each generation**
Not every generation is the same – they have unique needs and preferences based on their experiences growing up. AIG has [new generational resources](#) to get conversations started, plus help in selling the right solutions at the right time in the right way.
- **Your source for best year-end practices** – [View the New Business Playbook.](#)
- **Life with Confidence**
The interactive client tool – [Life with Confidence](#) – helps explain the potential impact of market volatility on a clients financial portfolio and how some features of IUL can help offset the ups and downs.
- **Stress-testing IUL illustrations**
[This on-demand training](#) helps shed light on why it is important to stress-test IUL illustrations and provide guidance on the how to set you up for success.
- **Field Underwriting Guide** – [Download the updated guide today.](#)
- **Annuity rates** – [See the rates effective December 7th.](#)
- **Enhanced annuity playbook** – [See it here!](#)
- **Tips and turnaround times for in-force service requests** – [Learn more.](#)
- **Producer Sales Practice Manual** – [Download the updated manual.](#)
- **Nebraska non-resident tax withholding begins** – [Read the bulletin.](#)
- **Important information for insured customers in Alabama** – [Read the bulletin.](#)

American National

- **Special Needs Trust funded with Life Insurance**
[Find out how](#) to provide clients with special needs children the right policy that tends to unique challenges they may face.
- **When should a client accelerate a Rider?**
Timing is everything in life and in business. [In this article](#), find out the opportune moment for your clients to accelerate a rider and how they can maximize not only their time but also their money.
- **2021 Contribution and Benefits Limits**
The Internal Revenue Service has issued the [new benefit and contribution limits](#) for qualified retirement plans for plan years beginning in 2021.

Assurity

- **Get turn-key posts for online disability prospecting** – [Download the social media kit.](#)

Illinois Mutual

- **A strategy to sell DI to business owners**

Some business owners choose to opt themselves out of their business' workers' compensation. This leaves a gap in their coverage you can help fill. There is a simple way you can begin the disability income insurance (DI) conversation with business owners:

"DI covers you 24/7. Workers' compensation only protects you on the job. If you become disabled because of an accident or illness happening on or off the job, DI can provide an income even if you can't work."

[Learn more by viewing this DI white paper](#) – which walks through other selling concepts, client scenarios, and more!

Integrity Life

- **Clients can't lose contract value with Indextra**

Guaranteed Minimum Account Value (GMAV) means your clients can't lose contract value. [Learn how](#) it credits 107% for 7 years ... or 110% for 10 years ... guaranteed.

Mutual / United of Omaha

- **Estate Planning using IUL**

When a family business passes to the next generation, it has the potential to cause issues for children who are not involved in the business. [Learn how you can help your client prepare using an IUL policy.](#)

- **Prepare clients for the LTC underwriting process**

You just completed a long-term care application. Before ending the conversation, make sure your clients know what happens next. [Use this flyer.](#)

- **How can your clients afford NOT to have long-term care insurance?**

Here are resources to help educate your clients.

- [Cost of Care Calculator](#) – Search for long-term care costs by state and view what those costs might look like five, 10 or 20 years in the future.
- [Cost of Care Study Brochure](#) – This brochure provides an easy-to-read chart of how much long-term care services cost by state.
- [NEW Cost of Care Sales Idea](#) – This flyer helps explain misconceptions clients may have on what Medicare really covers, illustrating the staggering costs of LTC services.

- **Mutual Income Solutions offer a Return of Premium Rider** – [Learn more.](#)

- **The Critical Advantage Portfolio has products for multiple stages of your client's life** - [Learn more.](#)

OneAmerica

- **Daily Benefit vs Monthly Benefit** – [Learn more.](#)

Pacific Life - Lynchburg

- **6 Best Practices for Employees Continuing to Work from Home** – [Read the article.](#)

Protective Life

- **How many clients' needs changed in 2020?**

You know that life can take unexpected turns, which means your clients' budgets and plans can change, too. If and when life throws your clients curveballs, is your go to IUL recommendation more of a premium commitment than they want?

If so, introduce them to Protective Indexed Choice UL, an IUL solution that can keep up with life's changes. It's:

- **Cost-effective**
Helping meet their budgetary needs, specifically when looking for \$500,000 or less in coverage
 - **Flexible**
Giving them the ability to adjust their policy
 - **Protection-focused**
Providing realistic cash value potential to cover unexpected costs down the road
- **Annuity rates** – [See the rates effective December 15th.](#)

SBLI

- **Extended SBLI Term Upsell Opportunity** - *only 4 weeks left* – [Get details.](#)

Symetra

- **AG49A transition rules and UL crediting rate changes** – [Get details.](#)

Transamerica

- **Concierge Planning Benefit**

The new [Concierge Planning Benefit](#) (CPB) is now available with the Transamerica Financial Foundation IUL at no cost to eligible current and prospective FFIUL clients.

This industry-first benefit allows clients to take advantage of a full suite of services offered through Everest Funeral Concierge, including 24/7 advisor assistance, will preparation, document storage, a price comparison tool, and more.