

Weekly News

February 17, 2021

Industry Articles

What Do Customers Expect From Agents?

Wanting you to act in their best interest is just the start. [Read more.](#)

9 Ways to Get Clients Thinking About the Future

To stay ahead of the curve, your clients need to watch for the curve. [Read more.](#)

Annuity Literacy: The Time Is Right

If only consumers understood what you can do for them. [Read more.](#)

American General

Be a hero:

Share how life insurance can be a gift of love

All the budgeting in the world can't help when real life gets in the way of our plans. When the air conditioner breaks down, the roof begins to leak or a loved one is involved in an auto accident, are your clients prepared?

Start the conversation with your clients about life insurance. Whether it's for their loved ones or for themselves, life insurance can be a gift that provides financial flexibility for their future, so they are better prepared for life's unexpected expenses.

Use these resources with clients:

- [Flyer](#)
- [Video](#)

Non-medical Underwriting now available on Value+ Protector II

Available for cases that fall within these guidelines:

- Face amounts up to and including \$1 million
- Ages 50 or below (18-50 in New York)
- Standard to Preferred Plus underwriting classes

What this means to you:

- Cases can be approved quicker and your commissions paid faster! When applicable, you also have the ability to pivot to medical underwriting.
- Increase your efficiency – Leave Part B to AIG! No need to submit a Part B, exam, labs or APS records for cases with non-medical underwriting, including Value+ Protector II and Max Accumulator+ II.

Turn tough "IUL Talk" into client-friendly concepts

Use the [Life To The Max](#) interactive presentation tool in your client meetings. The web-based resource simplifies complex concepts into layman's terms with easy-to-understand charts and graphics. Plus, there are several scenarios and creative ideas to address common retirement challenges.

Help your clients look forward to their future with confidence

Having conversations with your clients about Index Universal Life insurance (IUL) can be hard. It can be confusing and even a bit intimidating for clients.

The new interactive consumer tool, [Life with Confidence](#), can help simplify the conversation. You can use it with clients to explain IUL in an easy-to-follow and engaging format, so they can learn at their own pace.

Show clients how adding IUL to a portfolio can provide an important hedge against volatility, death benefit protection and even supplement retirement income.

Power Index Premier NY – the only index annuity in NY with a guaranteed living benefit rider

Show clients how lifetime income will increase for up to 15 years with this [client-approved income spreadsheet](#).

American National

Signature Performance IUL

[Signature Performance IUL](#) offers:

- **Protection From a Volatile Market**
Your client's money is indirectly tied to the stock market, so they are better shielded from downside risks.
- **Death Benefit Security**
Provides the security of death benefit coverage that may be used to replace income.
- **Flexibility From Their Coverage**
Accelerated Benefit Riders which have the potential to help if your client were to fall terminally, chronically or critically ill.

Assurity

Whole Life Insurance with Accelerated Underwriting

Get access to millions of prospects who want to give their kids or grandkids a head start with children's whole life insurance – with issue ages from 15 days to 17 years, this flexible product gives you great opportunities to make new sales.

[Assurity Whole Life Insurance with Accelerated Underwriting](#) also includes:

- New limited pay options for 10-pay, 20-pay, pay-to-65 and pay-for-life¹
- A participating policy that builds cash value and is eligible for dividends²
- Automatic transfer of ownership when an insured child reaches age 25

Use these consumer flyers for [parents](#) and [grandparents](#) to show them how children's whole life is an affordable, smart gift that keeps giving and start new conversations with existing clients.

The Rise of Social Business with Dr. Chris Marquis, Cornell University – [Listen to the podcast](#).

Genworth Financial

In-Force Rate Action Announcement:

- [Maine](#): Privileged Choice Flex

Skochin Policyholder Mailing Lists available on PRO for all states except Texas - [Read more](#).

Integrity Life

New 5-Year Indextra FIA – [Learn about the Indextra series.](#)

Index annuity rates – [See the rates effective February 15th.](#)

Remember When...

Remember your birthday as a kid? [See if the story on this new flyer feels familiar.](#) Then share it with clients interested in making memories with multigenerational income.

John Hancock

Spotlight News

[Read the February 8th issue](#), including:

- Survivorship coverage with so much more
- Preliminary Funding Account (PFA) update
- USPS delivery delays
- John Hancock's anti-money laundering training program – IMPORTANT!
- Important reminder for producers selling our LTC rider
- New: Business Building Kit for John Hancock Vitality

Legal & General America (Banner and William Penn)

New Lab Lift Exam Substitution Program starts February 12th for digital applications!

A simple online application with built-in accelerated underwriting, plus a new path for exam substitutions means less hassle, fewer labs — and more families protected. [Get complete details.](#)

Recent improvements and updated Underwriting Field Guide

The following improvements were [recently communicated](#):

- Marijuana use now considered for non-tobacco rate classes
- EIRs replacing all IRs
- Visa and Green Card considerations

The [Underwriting Field Guide](#) has been updated.

Lincoln Financial

Funds Management Performance – [See the January 2020 update.](#)

Fixed Annuity rates – *effective February 15th*

- [National](#)
- [New York](#)
- [Lincoln OptiBlend 5 California](#)
- [Lincoln OptiBlend 7 & 10 California](#)
- [Lincoln MYGuarantee Plus California](#)

Mutual / United of Omaha

Express Newsletter

[Read the February 10th issue](#), including:

- Tax Bracket Risks Brochure for 2021
- IUL Express Client Video
- Resources to help new agents get started

- Confident LTC claim paying ability
- LTCi tools to help get applications quoted accurately and your business issued quicker
- Understanding LTC Elimination Periods
- Target the DI Market for Optometrists
- Critical Advantage products can be a great addition to your client's existing coverage
- Talk to your clients about the CI Return of Premium benefit.

LTCi 2021 tax advantages

An LTCi policy brings many benefits ... from helping people remain in their homes as long as possible to offering protection for a retirement nest egg. But there's another important advantage — the potential to save on federal and state income taxes. The LTCi tax advantages flyers below are updated with the 2021 eligible deduction amounts.

- [Agent Tax Guide](#)
- [Tax Advantages for Individuals](#)
- [Tax Advantages for Business Owners](#)

Mutual of Omaha COVID tax questions

The Consolidated Appropriations Act ("CAA") provided coronavirus relief as well as other tax related extensions that will affect your clients. Here are some highlights that relate to individuals.

- Stimulus checks are back. The amount is \$600 per taxpayer and \$1,200 for married persons filing jointly along with \$600 for each qualifying child. Income limits vary upon marital status.
- Teachers and instructors who teach grades K-12 are allowed a \$250/\$500 (Single/MFJ) above the line deduction to allow for the purchase of personal protection equipment and disinfectant.
- The above the line deduction for \$300 of charitable gifts is extended into 2021.
- There are two provisions related to your client's health care expenses.
 - First, taxpayers that itemize their deduction may continue to expense unreimbursed health care expenses that exceed 7.5% of adjusted gross income.
 - Additionally, taxpayers that use a flexible spending account (FSA) as part of a cafeteria plan to reimburse medical care expenses may continue to carry over unused amounts in the FSA.
 - For taxpayers that have deducted tuition and related expenses as an above-the-line deduction should be aware that this is no longer an eligible deduction in 2021

For more information, [review the press release at IRS.gov](#).

OneAmerica

Expedited underwriting: Expanded and simplified! [Get complete details.](#)

Care Solutions interest rates – [See the rates effective February 15th.](#)

Pacific Life - Lynchburg

Pacific Life's got competitive GUL!

Make sure you ask for Pacific Life Promise GUL with your next quote.

- Max 5Mil Death Benefit during COVID
- Min Face 25K including
- [Chronic Illness rider](#) all the way down to 25K face amount
- Min Guarantee to age 90, but you dial it all the way to age 121
- Issue ages 0-80
- ROP years 15, 20 and 25
- Childs term rider

See how to use PL Promise GUL with your clients! [Use this sales idea for 1035 Exchange and Final Expense Coverage.](#)

How the latest COVID-19 Relief Act may impact newly issued policies – [View the special report.](#)

Webinar Smart Trends: How & When to Use Interactive Virtual Experiences – [Read the article.](#)

Protective Life

Annuity rates – [See the latest rate sheets.](#)

Prudential Financial

Life Essentials Newsletter

[Read the February 8th issue](#), including:

- Rollercoasters and Tax Rates: Scary when they go up; exciting when they go down.
- Power of Two On-Demand Webinar: How to Change the Life Insurance Narrative

The Standard

Why Sell Standard DI?

The **NO COST** Benefit Increase Rider (BIR) and Automatic Increase Benefit (AIB).

- **Benefit Increase Rider (BIR)**
 - Option to Increase Benefit Every 3 Years
 - No Medical Underwriting Required
 - Allowed to Exercise if you lost Group LTD coverage or Income increased by at least 30%
- **Automatic Increase Benefit (AIB)**
 - Increases by 4% Every Year for 6 Consecutive Years
 - No evidence of Insurability required
 - Increases Occur Every Policy Anniversary
- [Visit their site to learn more about Standard DI.](#)

Symetra

Section 7702 changes and updated caps and rates for Symetra IUL – [Read the bulletin.](#)