

# Weekly News

February 24, 2021

## Industry Articles

### Whole Life Insurance Can Improve Planning Outcomes

The tax-deferred growth of its cash value and the guaranteed tax-free death benefit are among its advantages. [Read more.](#)

## American General

---

### Campaign In a Box – Life Insurance Sales Essentials

This campaign provides foundational information on the value proposition of life insurance, featuring: prospecting, cut & paste promotions, sales strategies, and training. There are over 50 resources available! [Visit the Campaign in a box site now.](#)

### Life Insurance interest rate changes

Take a look at our updated rates and diverse product offering:

- [Current Products](#)
- [In-Force Products](#)
- [New York Products](#)

### The legacy your clients leave can be a result of something they do today

How is legacy defined? There are two definitions:

- Money or property left to a person by someone who has died
- Something that is a result of events in the past

Life insurance can combine these two legacy definitions and make sure your client's plan is complete. But if leaving an IRA was part of the plan, the SECURE Act changed the ability of some beneficiaries to stretch the money in the account over their lifetime. If your client's legacy plan involved a "stretch IRA", it's a good idea to do a beneficiary review and see how they might be affected by the SECURE Act. [Learn more.](#)

### Annuity Connections Newsletter

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

- Quickly estimate clients' future income with our calculator
- Client-approved hypothetical case study on index diversification with a Power Series Index Annuity
- Power Index Premier NY - the first index annuity with optional guaranteed living benefit and the opportunity to grow future income is now available in New York
- Future of Client-Advisor Relationships webinar on February 24
- Updated renewal flyer for The Power Series of Index Annuities
- Rhode Island: Revised NAIC suitability in annuity transactions
- Updated AIG suitability standards and processes guide
- Operational changes for the SPIA/DIA product line
- Current rates

## American National

---

**Avoid Uncertainty with Signature Guaranteed UL** – [Learn more.](#)

**Back by Popular Demand!** 3-Year Palladium Multi-Year Guarantee Annuity  
[Join today's training webinar to learn more.](#)

### **Additional Interest Rider is changing**

Effective March 1<sup>st</sup>, the additional interest bonus for Palladium Multi-Year Guarantee (MYG) Annuity, Century Plus Annuity and the WealthQuest Citadel Diamond will no longer be paid for the life of the contract. [Get details.](#)

## Assurity

---

### **Catch up on episodes of Assurity's Good Business**

- Episode 1: [The Business Case for Good Business](#)
- Episode 2: [The B Movement: Changing Business Together](#)
- Episode 3: [The Rise of Social Business](#)

## Genworth Financial

---

### **In-Force Rate Action announcement:**

- [Minnesota](#): PCS I

**California Consumer Privacy Act of 2018** – [Read the reminder.](#)

## Legal & General America (Banner and William Penn)

---

**New York** - go Lab Lift exam-free up to \$2m for paper applications! [Learn more.](#)

## Lincoln Financial

---

### **Lincoln Leader for Fixed Annuities Newsletter**

[Read the February 16<sup>th</sup> issue](#), including:

- Launch of Lincoln Covered Choice II fixed indexed annuity
- Enhancements to the online account service experience
- Help clients own the outcome
- Idaho illustrations require full company name on cover page
- February forms release
- Actuarial Present Value and/or Fair Market Value RMD letters mailed
- Required RegEd training for financial professionals now automatically assigned
- Fixed Annuity Suitability Form updated (for when Lincoln conducts suitability review)
- NAIC Suitability in Annuity Transaction Model Regulation - Stay informed with the Regulatory Round-up site
- NAIC Annuity Transaction Model Regulation update – New training requirement

## Mutual / United of Omaha

---

### **Priority Income Protection is being discontinued**

With the launch of their new disability product on October 15, 2020 - Mutual Income Solutions - Priority Income Protection will be discontinued on March 1, 2021. [Get details and transition rules.](#)

### **LTC New Business Rate Refresh and Benefit Changes for Additional States**

Last year, Mutual of Omaha began implementing new rates and benefit option changes to the MutualCare Solutions

Portfolio in approved states. Effective March 1, 2021, they will be implementing these changes in four additional states. [Get details and transition rules.](#)

### **Experience Mutuals' efficient and hassle-free sales experience**

It starts with targeting clients and prospects with an income protection need. It ends with an e-Application process that can help get your business get issued fast. Put together, they help Mutual Income Solutions stand out as your go-to income protection solution. [Learn more!](#)

### **Express Newsletter**

[Read the February 17<sup>th</sup> issue](#), including:

- Income Advantage - a low-cost product offering high value
- Learn about Mutuals' full suite of simplified issue life insurance products
- Rate Refresh Partner Allowance Guidelines
- A policy from the Critical Advantage Portfolio can help with high deductibles

## **Pacific Life - Lynchburg**

---

### **Host Engaging Webinars to Help Build Your Business**

Do your current and future customers know you're an expert in the life insurance industry? Webinars are a popular way to share your knowledge and engage your community to help grow your business. Here are some tips to host engaging webinars that can strengthen your reputation and help build credibility with your audience. [Read the article.](#)

### **Field News Monthly**

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

- Seeing PL Promise GUL with Fresh Eyes
- Even Better with Chronic Illness Benefits
- Save Time – Prequalify Your Clients
- Up Your LinkedIn Game
- Maximizing Webinar Engagement
- Go with a Winner

## **Protective Life**

---

### **Coverage that fits the budget and protects for life — a win-win**

When you build or renovate a house, taking shortcuts could lead to costly re-work down the line. The same principle applies when offering your clients the right life insurance coverage.

For many, term insurance is a cost-effective and straightforward option. But for those with more long-term needs, it may not be the right fit. When it's not, turn to Protective Lifetime Assurance UL — a smart option for budget-minded people who want to protect their loved ones for life. [Take a look!](#)

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

## **Prudential Financial**

---

### **Surprise! You've Got A Tax Bill - "Great!" (said no one ever!)**

No client wants to be surprised by owing more in taxes than they've planned for. If their retirement portfolios aren't diversified from a tax perspective, they might be ... and they may end up paying more than they should. The tax benefits of life insurance might be a welcome surprise TODAY to avoid an unwelcome one tomorrow.

Encourage your clients to take [The Tax Challenge](#). They may be surprised by the results.

[Visit the Trimester Marketing Resource Site for more.](#)

## Life Lines Newsletter

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

- Maximize your long-term care/chronic illness planning for any life stage
- 1099s now available in My Account
- Changes to Section 7702
- Contact-free underwriting options crucial
- How to write SecureCare remotely
- We believe in the power of mutual success