

# Weekly News

January 20, 2021

## Industry Articles

- **6 Reasons Clients Should Take a Fresh Look at Insurance in 2021**  
This is a great time of year to look for gaping holes in their protection arrangements. [Read more.](#)

## American General

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- **Modern life insurance that can supplement retirement**  
Have your agents [share this short engaging video](#) with your clients so they can help make their road a little less bumpy.  
  
Learn more about [Max Accumulator+ II IUL](#) with [non-medical underwriting](#).
- **Would your client like to manage loved ones' ongoing expenses after they're gone?**  
The flexibility of the NO COST [Select Income Rider on Value+ Protector II](#) offers peace of mind that money will not be mismanaged. It offers
  - Choose your amount (10% - 100% of the life insurance benefit)
  - Choose your payment duration; 10, 20, or 30 years
- **There is more than one reason to buy life insurance – ILLNESS!**  
Illness will impact most people during their lifetime. 92% of older adults have at least one chronic illness and the reality is 70% of Americans could not pay an unexpected medical bill of \$4,000. The opportunity is clear to expand your business and engage your clients. [Share this infographic to start the conversation.](#)
- **In the Know Newsletter**  
[Read the January 14<sup>th</sup> issue](#); including:
  - Million Dollar Round Table: Certifying Forms for 2021
  - Form 1099 tax-reporting update
  - Inforce Notifications enhanced in Connex
  - Inforce support: Turnaround times, tips for service requests
  - Updates to inforce service and claims forms
- **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. [Learn more.](#)
- **Predictable lifetime income now available for your clients**  
Even in uncertain times, Assured Edge Income Achiever and Assured Edge Income Builder–NY can offer clients the security of guaranteed income – for life.
  - [Visit the Achiever playbook](#)
  - [Visit the Builder-NY playbook](#)
- **Annuity rates** – [See the rates effective January 19<sup>th</sup>.](#)

## American National

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- **Avoid Risk with Signature Performance IUL**
  - Protection From a Volatile Market
  - Potential for Greater Interest Earnings
  - Flexibility From Their Coverage
  - [Learn more.](#)

## John Hancock

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- **Help your clients start the year on a high (and healthy) note**

Your John Hancock Vitality clients have another choice in wearables. Amazon Halo is now available as the featured complimentary device for Vitality PLUS members. [Learn more about Halo and John Hancock's newest collaboration with Amazon.](#)
- **Protection solutions for your sales success in the new year**

[See how](#) with best-in-class value for your clients, John Hancock's comprehensive suite of protection-focused life insurance products offers more sales opportunities for you!
- **Updated LTC consumer materials — *reflect elimination period update***

John Hancock recently improved their long-term care rider elimination period. Now, instead of requiring 100 service days before LTC benefits are payable, clients only have to wait 90 calendar days — and every day counts, whether the client receives qualified long-term care services on that day or not. [Download the updated consumer guide to learn more.](#)

## Lincoln Financial

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- **2021 Dividends** – [View the 2021 Whole Life Dividend rate crediting history.](#)

## Mutual / United of Omaha

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- **Mutual IUL products help protect your clients, while also offering them growth potential**

[Learn](#) what indexed interest crediting strategies are available and which ones might be right for your clients.
- **When You Think of Mutual, Think 'Age Last Birthday'**

[Learn how](#) their age last birthday underwriting can save your clients time and money.
- **Resources at your fingertips**

You have [access](#) to Mutual's Simplified Issue training materials, company information and marketing materials - all without a login.
- **LTCi 2021 Tax Advantages Flyers**

Show your clients how buying a standalone long-term care policy offers tax advantages.

  - [Agent Tax Guide](#)
  - [Tax Advantages for Individuals](#)
  - [Tax Advantages for Business Owners](#)
- **MutualCare Solutions policies give your clients two options when receiving long-term care benefits – cash or reimbursement – [Learn more.](#)**
- **LTC Sales Idea: Return of Premium**

If you have clients who don't want to end up paying premiums for something they may never use, there's an optional benefit available that can help ease their concerns. [Learn more.](#)

- **Help self-employed clients understand how important disability income insurance is to their financial plan** [Learn how in this sales idea.](#)
- **The Critical Advantage Portfolio has products for multiple stages of your client's life** – [Learn more.](#)

## Pacific Life - Lynchburg

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- **The Biggest Opportunity...Under Your Nose**  
Of the \$12 trillion life insurance protection gap, 1 in 2 U.S. households are existing policyowners with an average coverage gap of \$225,000 per household.

The greatest opportunity may be hiding in your book of business. [Get help.](#)

## Protective Life

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- **Protective's IUL provides solid guarantees that meet clients' needs**  
Due to the uncertainty of 2020, giving dependents financial stability falls at the top of clients' life insurance wish lists.<sup>1</sup> So, now more than ever, it's important to reevaluate your IUL recommendation to ensure that it offers the guaranteed protection they want.

With [Protective Indexed Choice UL](#), you can offer your clients all the benefits of an IUL, plus a guaranteed death benefit. It's ideal for those seeking:

- A face amount of \$500,000 or less
  - Strong guarantees that they can rely on — even in times of uncertainty
  - A carrier with the financial strength to deliver on its promises
- **Annuity interest rates** – [See the latest rates.](#)

## Prudential Financial

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- **Trimester Marketing Resource Site** – **get new client opportunities for 2021!**  
Help give clients what they need in life insurance solutions and help them to understand why they should want it, too. [Visit the site and get started.](#)

## Transamerica

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- **Transamerica exits the traditional LTC business** – [Read the announcement.](#)