

Weekly News

July 21, 2021

Industry Articles

5 Ways to Use Social Security's New Statements to Help Your Clients

A new graphic illustrates the effects of claiming at nine different ages. [Read the article.](#)

Claiming Social Security: Too Many Think It's 'as Simple as Flipping a Switch'

Half of respondents with a financial professional said they didn't discuss Social Security, and two thirds said they'd...[Read more.](#)

American General

Max Accumulator+ II has been enhanced – [Read the bulletin.](#)

Non-medical underwriting process has evolved

AIG's non-medical underwriting process is evolving and has a new name to better meet your needs. Introducing [Agile Underwriting+](#) (AU+), their streamlined underwriting process.

Ready to illustrate the chronic illness rider for your clients?

The Accelerated Access Solution (AAS) chronic illness rider is a great option for clients who understand the value and security of combining death benefit and chronic illness protection into one. Illustrating the benefit payout of AAS can help clients visualize its impact- while highlighting what chronic illness protection can mean for their financial future.

Check out this [training brochure with a step-by-step guide](#) to start illustrating the AAS in Winflex – or contact Jeff in our office (800-258-7296) to have him run it for you.

The Save Age option: birthdays and back-dating for a better premium – [Get tips and best practices.](#)

Fixed Income Alternative toolkit

With the 10-yr Treasury hovering around 1.35%, down substantially from the springtime, take a look at the new [Fixed Income Alternative toolkit.](#)

Annuity Connections Newsletter

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

- Frequently asked questions about Lifetime Income Choice
- Calculate clients' guaranteed income – for life
- Contract mailing to agents to resume July 19, 2021
- Doing business with AIG has never been easier
- Help clients get MORE from less
- America is nearing its "Peak 65" moment
- Range of outcomes calculator
- Virginia adopts changes to suitability rules
- Texas adopts changes to suitability rules

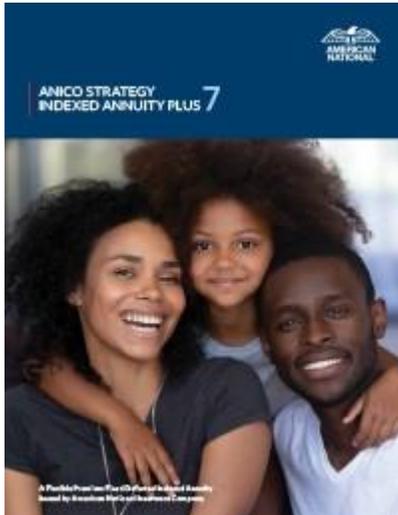
American National

Signature Protection IUL

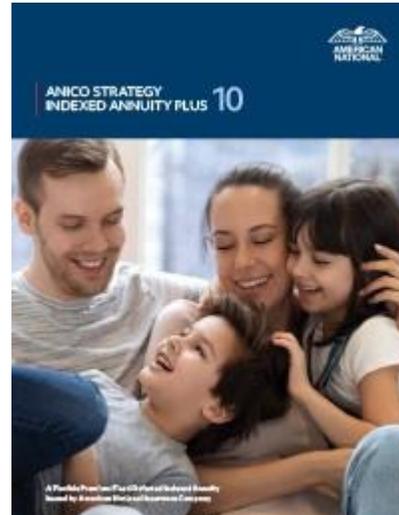
It provides customizable death benefit protection, while also building wealth safely in an account that's tied to the growth of the financial markets and protected from the downturns. [Read the brochure.](#)

Updates to ASIA PLUS

ANICO Strategy PLUS 7 & 10 now offers upside interest potential through seven different index crediting options, providing your clients with options that work best in achieving their financial goals.



[ASIA PLUS 7 Brochure](#)



[ASIA PLUS 10 Brochure](#)

Genworth Financial

In-Force Rate Action announcements:

- [California Partnership](#): Choice 1, Choice 1 Reprice AARP, Choice 1 Unbundled AARP
- [Colorado](#): Privileged Choice Flex
- [Indiana](#): Privileged Choice and Classic Select
- [Indiana](#): PCS I, PCS II and Choice 1
- [Utah AARP](#): Privileged Choice and Classic Select with Flexible Benefit Option & 1% Benefit Increase Option

My Future, My Plan - [New policy for reducing the Benefit Increase Option.](#)

Illinois Mutual

Updates to DI Non-Med Limits and Financial Documentation Guidelines – [Get details.](#)

John Hancock

Quarterly Spotlight Roundup

[Read the 2nd Quarter updates](#), including:

- Enhanced indexed accounts deliver significant value
- "Hancock Talks" podcast
- John Hancock Vitality members can earn points for COVID-19 vaccination
- A quick client-approved John Hancock Vitality video
- Introducing interactive field underwriting guide

Lincoln Financial

IMPORTANT NEW YORK UPDATE

Lincoln will be suspending sales of Term insurance and IUL in NY only. MoneyGuard will still be available. Please refer to the Lincoln Life Leader below for more details as well as other important announcements.

Lincoln Leader for Life Newsletter

[Read the July 12th issue](#), including:

- Now Available – Lincoln MoneyGuard pricing improvements
- New York Life Insurance product update
- Enhancements to the online registration experience on LincolnFinancial.com
- Updates to EFT Authorization requirements
- Post Level Term rated reduction update
- Digital billing and payment for Term Life policyholders

Mutual / United of Omaha

Express Newsletter

[Read the July 14th issue](#), including:

- Income Advantage IUL is now compliant with section 7702
- Iowa Insurance Department product training requirements
- IUL Express in 4 simple steps
- Long-Term Care application tips
- Set Target Premium with MutualCare Solutions Software
- Saving retirement assets
- Selling Mutual Income Solutions to Accountants
- Critical Advantage needs-based flyer for all products
- Cancer insurance is affordable and offers protection when your clients need it most
- New Best Interest Training for Annuity Sales in Delaware
- Understanding your exposure with telephone solicitations
- California Fair Claims Settlement Practices Regulation

Pacific Life - Lynchburg

New PL Promise Term pricing

Pacific Life recently repriced their Promise Term life insurance rates to be more competitive.

Where they shine:

- Top 3 for 100% of annual mode Preferred Best No Nicotine and Preferred No Nicotine combinations
- Top 3 for 96.0% of preferred no-nicotine rate class combinations (Preferred Best No Nicotine, Preferred No Nicotine, Select No Nicotine)
- Top 3 for 94.9% of 25-year term combinations
- Top 2 for 100% of face amounts less than \$100k

[Read the bulletin](#). Contact Jeff in our office (800-258-7296 / jphilibotte@uuinc.com) for a quote!

Updated information related to Washington LTC Payroll Tax – [Read the bulletin](#).

Say hello to more transparent Accelerated Underwriting

You know not every client will qualify for accelerated underwriting, but the frustration can build when they get knocked out and you can't explain why.

That's why [PL Swift Sailing](#) accelerated underwriting was designed with greater transparency. With PL Swift Sailing, PacLife explains why clients do not qualify and automatically assesses them for PL Smooth Sailing fluidless underwriting for a smoother client experience.

Principal

Open doors with complimentary business planning services

Business owners have ranked business protection as their highest priority since 2010*. When planning for the future, they face a triple threat when it comes to disability. They need to consider personal income protection as well as business continuation and succession planning needs.

Principal offers complimentary informal business valuations and buy-sell reviews from their own CPAs and attorneys to help shed light on these potential business protection opportunities. The valuations and reviews are a great way to start conversations with business owners and provide valuable information about their business. [Learn more](#). Discover [5 questions](#) to help start the business continuation conversation.

What's needed for these services:

- [Business planning services fact finder](#) (submission instructions included)
- Copy of any current buy-sell agreement and any amendments (if applicable)
- Copies of financial statements (balance sheets, income statements, or company tax returns) from the most recent three full tax years
- Detailed list of all disability and/or life insurance policies

Contact Jeff Philibotte in our office (800-258-7296 / jphilibotte@uuinc.com) for more information.

Protective Life

Need consistent options in a time of disruption?

Tired of being burned by all the disruption in the industry? Instead, work with a carrier that has a proven track record of consistency. Protective is the same great company you have always been able to trust — and now offers lower premiums on Protective Indexed Choice UL, and the ExtendCare Rider. Make this solid combination your go-to recommendation when your clients are looking for:

- Supplemental protection with chronic illness coverage.
- The potential to build and access realistic cash value.
- Guaranteed¹ death benefit protection.
- The flexibility to adjust premiums when life happens.

Visit [Protectives website](#) to learn more about how their IUL and chronic illness rider can be a reliable option for your clients.

Prudential Financial

How to keep valuable employees using life insurance

Help small business owner clients protect their business and keep their MVPs. Talk to them about Executive Compensation arrangements using life insurance.

Use the [Executive Bonus Arrangements Consumer Flyer](#) to help you. And use the [July Playbook Pointers](#) for conversation starters and pointers for businesses in all stages.

Life Essentials Newsletter

[Read the July 12th issue](#), including:

- It's almost here! New Requirement for the PruFast Track Program
- Sixth Street acquisition of Talcott Resolution
- Help small business owners keep valuable employees
- Updated Prudential Advantage interactive flyer

Six opportunities for improved underwriting decisions!

When you work with Securian Financial, you don't have to worry about meeting a deadline for competitive underwriting. Their [mortality credits program](#) always offers your clients better-than-published underwriting decisions — in six key areas:

- Build
- Tobacco
- Non-combustible tobacco
- Driving history
- Cholesterol
- Family history impact

Life Lines Newsletter

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

- Writing an application: Convenience for you and your clients
- Less evasive and contact-free underwriting
- A signed, sealed and delivered policy in 7 days
- Text message notifications now expanding to exams (Life only)