

# Weekly News

July 7, 2021

## Industry Articles

### 5 FIA Myths Busted

An Athene executive has ideas about how to handle potential conversation stoppers. [Read the article.](#)

## American General

---

### Introducing Agile Underwriting+ (AU+) - a streamlined underwriting process

- AU+ is available on AIG permanent products
- Max Accumulator+ II and Value+ Protector II offer AU+ for clients who are aged 50 or younger and whose initial death benefit is \$1,000,000 or less. AU+ includes a vendor completed tele-interview where the client may be eligible to receive an offer with no lab work, exam, or APS!
- Whether your client qualifies for a non-medical underwriting decision or is required to go through medical underwriting, the pricing is the same.
- [Learn more.](#)

### New Select-a-Term rates are coming in HOT for summer!

As of June 28, 2021, [Select-a-Term](#) has been repriced in all states except for New York. The premium changes are a mix of increases and decreases, and some cells will be left unchanged. [See the sweet spots.](#)

### No matter the ups and downs – IUL is here!

Index Universal Life (IUL) insurance provides many benefits. Perhaps the most important is the protection provided against downside risk. Regardless of the index performance, the worst amount of interest credits in any given crediting period is 0%! One phrase commonly used when speaking about IUL is “Zero is your hero!”

### What about something better than 0%?

AIG's IUL products have multiple [index strategy options](#) that provide index interest credits based on three different indices. The [Merrill Lynch Strategic Balance Index](#) (MLSB) and [PIMCO Global Optima Index](#) are both volatility control indexes that serve to provide additional levels of safety during enhanced periods of volatility that may even provide positive crediting during those times.

The peace of mind provided by IUL can be helpful to policy holders during all market conditions, but more so during volatile and uncertain times. See the benefits of IUL:

- [Protection IUL](#)
- [Accumulation IUL](#)

### AG News

[Read the June 25<sup>th</sup> issue](#), including:

- Introducing AU+: Fast decisions for fast-paced lives
- National campaign continues with digital ads on ESPN, CBS and digital properties
- Help educate consumers on the importance of life insurance
- Connex offers several options for generating and downloading inforce reports
- AIG does not sell or issue life insurance policies to Qualified Plans

**Fixed Annuity Rates** – [Download the rate sheets effective June 28<sup>th</sup>](#).

## American National

---

### **Signature Guaranteed UL reprice**

Rates generally increased 3-5% for most categories. Despite this increase, competitive positioning should remain intact. [Signature Guaranteed Universal Life](#) offers:

- **Guaranteed Death Benefit**  
Clients can determine the face amount and guarantee length between ages 95 to 121. The Death Benefit is guaranteed to the chosen age, assuming all premiums are paid as scheduled.
- **Guaranteed Cash-Out Rider**  
During a 60-day period following the 15th, 20th, and 25th policy anniversaries, the rider allows for surrender of policy in exchange for a partial or full return of premiums paid.

**New Signature Protection IUL is now available** – [Download the client brochure](#).

### **Independent Voice Newsletter**

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

- A Return to Normalcy?
- Joint Ownership of
- Non-Qualified Annuities
- Summer Fun - 401(k) Plan Deadlines
- Upcoming webinars and more

## Assurity

---

### **Whole Life**

The whole life market is growing faster than it has in 30 years, according to LIMRA, and Assurity has the tools to help you reach more prospects.

- [Social media guide](#)
- [Limited pay options flyer](#)
- [Living benefits flyer](#)
- [Consumer brochure](#)
- [Product highlight sheet](#)
- [Download the Whole Life with Level Term Rider sales idea](#).

**Reflecting on COVID-19's impact on the voluntary marketplace** – [Listen to the podcast](#).

## Genworth Financial

---

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

- [Nebraska](#): Privileged Choice Flex
- [Nebraska](#): PCS II with Lifetime Stable Premium Option
- [New Hampshire](#): Privileged Choice Flex
- [Wisconsin AARP](#): Privileged Choice with Stable Premium Option & 1% Benefit Increase Option

## John Hancock

---

**Immediate changes to applications with LTC riders in Washington state** – [Get details](#).

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

---

### New term pricing was effective on June 16<sup>th</sup>

Premium rate changes were made to level term periods for Banner Life OPTerm products only with improvements targeting competitive positioning in the preferred rate classes in the 10-40 year term durations. [Click here to review the details.](#)

**Underwriting Field Guide update** – [Download the updated guide.](#)

### COVID-19 Underwriting Update - New Age and Risk Profile Postponement Parameters

Full consideration based on pre-COVID underwriting guidelines for ages 20 - 70. We will continue to postpone ages 71 and over with a tentative rating exceeding Table 2 AND the risk profile includes any of the referenced underlying chronic conditions. The advisor [COVID-19 Response page](#) has been updated to reflect these changes.

## Lincoln Financial

---

### MoneyGuard Underwriting

Modifications have been made to Lincoln's COVID-19 underwriting guidelines. MoneyGuard cases for ages 71+ will now be considered for the following products:

- Lincoln MoneyGuard III, ages 71 – 80
- Lincoln MoneyGuard II, ages 71 – 79
- Lincoln MoneyGuard II NY, ages 71 – 79

### Lincoln Leader for Life Solutions

[Read the June 28<sup>th</sup> issue](#), including: *(please note: UUI does not offer variable products)*

- Lincoln MoneyGuard **Pricing Improvements**
- Lincoln VUL Dollar Cost Averaging Fixed Account Enhanced Interest Rate Program
- Market Conduct Manual Updated
- Changes to Rules for Requesting Motor Vehicle Records – New Hampshire
- Digital Billing and Payment for Term Life Policyholders (Updated)
- Extension of Maturity Offer Expanding to Include Variable Universal Life Products

**Lincoln Leader for Fixed Annuity** - [Read the June 2021 issue.](#)

## Mutual / United of Omaha

---

### Express Newsletter

[Read the June 30<sup>th</sup> issue](#), including:

- Help clients plan for their retirement expenses using Life Protection Advantage IUL
- Help ensure the continuation of the family business with IUL
- Using LTCi to protect retirement income
- LTC Sales Idea: Inflation Protection
- Complementing current Disability coverage
- Without the income they rely on, how will your clients' family make ends meet?
- Assisting non-English speaking applicants
- Guidelines for submitting a paper application
- Annuity Interest Rates - effective July 1, 2021

## OneAmerica

---

### Care Solutions News

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

- 2020 OneAmerica Annual Report
- Leading Tomorrow with OneAmerica: Where does bias come from?
- Thought leadership on hybrid annuities

- NEW: “When and Where” chart to determine requirements
- New Best Interest Producers’ Guide
- New forms required
- Arkansas Best Interest training now available
- June interest rates

## Pacific Life - Lynchburg

---

### How to Soft Sell Life Insurance and Why It Works

Soft selling can be a great way to engage prospects to make a sale without coming off as pushy. It involves using a conversational, casual, and friendly tone to present products to prospective buyers. [Learn tips about this consultative approach that creates a low-pressure sales experience in this article.](#)

**Swift Sailing Accelerated Underwriting** – [See what it can do for your clients!](#)

## Prudential Financial

---

### Life Essentials Newsletter

[Read the June 28<sup>th</sup> issue](#), including:

- You can help business owners create a smart transition plan
- PruFast Track’s new requirement
- PruLife Founders Plus UL now available in PA and WA
- Transition period for Term Conversions to Survivorship allowed until August 9, 2021
- Executive Bonus Webinar: Attracting and Retaining Key Talent

### Don’t be shy, ask for the referral!

There’s no doubt that referral marketing can work, but how do you encourage people to recommend you when the opportunity arises? [Check out four tips, geared for both customer and colleague referrals.](#)

## Securian Financial

---

### Engage your clients through an online experience

What if every illustration included a web-based client presentation? Securian is doing just that on all Eclipse Accumulator Indexed Universal Life (IUL) illustrations. This unique, customized website pulls up all the tools you need with the click of a button (or scan of your phone) and paves the way to making doing business easy.

Plus, your clients can access the webpage to learn more about the product and general life insurance information; and find out about Securian Financial and how to apply.

[Take a tour by checking out the sample website.](#) Or create an illustration and scan the QR code or click the link on the cover page.

**Changes to COVID-19 participation guidelines** – [Get details.](#)

### \$3 million face amount limit is here to stay

Securian is excited to announce the temporary [WriteFit](#) face amount limit of \$3 million for applicants ages 18 through 50 is here to stay!

With one of the highest acceleration rates in the industry, you can be confident your clients’ underwriting experience will be fast and easy.