

Weekly News

June 16, 2021

Industry Articles

New Blood Test Detects More Than 50 Types of Cancer

For \$949, consumers may get information about their health that insurers don't have. [Read the article.](#)

10 Simple Phrases That Wow Any New Client

Here's how to reassure new clients and interested prospects that they're picking the right advisor. [Read the article.](#)

10 Tax Facts to Know About Marriage and Blended Families

How marriage, remarriage and divorce can affect your clients' tax, retirement and estate planning. [See the slideshow.](#)

American General

New conversation starters tailored to each generation

Not every generation is the same – they have unique needs and preferences based on their experiences growing up. We have new generational resources to get conversations started, plus help in selling the right solutions at the right time in the right way.

New infographics, generational tips, communication preferences, plus prospecting tools tailored for each generation available on the aig.com/GenerationalSelling website.

The NEW "4% Rule"

We've all heard of "The 4% Rule" in financial planning... But have you seen its new successor, "The Rule of 25?"

[Watch this quick video](#) and start using The Rule of 25 to easily assist your clients in planning their ideal savings for retirement, including life insurance.

Take it to the next level, and meet the Rule of 25's offshoot for the financially accomplished in the [Pyramid of Philanthropy video](#).

Value+ Protector II - [See this powerful solution with fast, efficient processing in action.](#)

Assurity

Whole life insurance - fast growth, higher sales volume

Now is the time to jump on increased consumer demand for life insurance with Assurity's powerful whole life product. [Get the highlights here.](#)

Genworth Financial

In-Force Rate Action announcements:

- [Kentucky AARP](#): Privileged Choice and Classic Select with 1% Benefit Increase Option
- [Nevada](#): Privileged Choice Flex

Illinois Mutual

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

2 sales in 1 conversation

Small business owners need workers' compensation coverage for their employees. But some small business owners aren't aware of the differences between workers' comp, disability income insurance (DI) and business expense (BE) insurance.

Do you want techniques for approaching this income protection conversation? Download the white paper - [Talking Workers' Comp, DI and BE with Small Business Owners.](#)

John Hancock

Concierge underwriting – on-demand webinar

Learn about John Hancock's new underwriting solution that makes it easier and less invasive to secure up to \$65 million of coverage for your most affluent clients. [Watch it on-demand.](#)

The enhanced Accumulation IUL

The enhanced Accumulation IUL offers unmatched income potential. And when when you utilize the product's "blending up" strategy, you can provide your clients with more death benefit coverage in their working years while still helping them meet their supplemental income needs in retirement. [Learn more.](#)

New Conversion UL - now available

John Hancock now offers a conversion UL product for clients who decide to convert to a permanent life insurance policy during the term conversion period without evidence of insurability. [Get details.](#)

Lincoln Financial

Lincoln Leader for Life Newsletter – [Read the June 14th issue.](#) *(please note: UUI does not offer variable products.)*

Fixed Annuity rates – effective June 15th

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

Mutual / United of Omaha

Long Term Care policyholders can view and interact with valuable policy information

Customer Access is a great resource that allows clients to view policy information in one convenient spot, 24/7. By logging into the new long-term care insurance portal, clients have access to a variety of self-service capabilities, including viewing benefit details, obtaining policy information and initiating a claim.

Long-term care policyholders must register upon first login by going to <http://www.mutualofomaha.com/access>. View the [FAQ document](#) for details on the portal as well as tips for helping clients register their LTC profile.

Condition-Related Marketing - Osteoporosis

Just because a client received a concerning health diagnosis, that doesn't mean they won't qualify for long-term care insurance.

Mutual has created a new condition-related marketing series to help you understand what clients are going through and help assist them in successfully applying for an LTCi policy. [Check out the first installment about osteoporosis.](#)

It's a \$100,000 Question

Most people don't have an extra \$100,000 available to pay for long-term care services. But according to our current cost-of-care study, that's approximately what a year of nursing home care would cost.

To help explain the need, we updated our cost-of-care data and created several new pieces for you to share with your producers. They include:

- Updated [Marketing Solution Center Campaign](#)
- New [Customizable Prospecting Postcard](#)
- New [Social Media Posts](#)

Washington State Long-Term Care Insurance product offering update

In efforts to support the Washington State Cares Fund initiative, Mutual of Omaha implemented underwriting and commission changes for applications received from the state of Washington. [Get details.](#)

Increase your Disability Income Insurance placement rate

Sometimes based on conversations with potential clients, it's hard to know whether or not they will be approved for disability income insurance. Save some time and increase your placement rate with the help of our brand new flyer - [Things to Know Before Applying for Coverage.](#)

New Mutual of Omaha video

Find out what makes Mutual of Omaha your carrier for life. In about 30 seconds, you will better understand Mutual of Omaha and what they value. [Watch the video.](#)

Check Out the New WildKingdom.com

Check out Mutual's newly designed website, [WildKingdom.com](#), for engaging content about animals, Mutual's conservation heritage, and a cool Kid Zone.

Express Newsletter

[Read the June 9th issue](#), including:

- Converting Term into Permanent Coverage
- Using Income Advantage IUL with a Stay Bonus Strategy
- Enhancing existing DI coverage
- Mutual Income Solutions affordability
- New Best Interest Training for Annuity sales in Idaho, Michigan and Nebraska

OneAmerica

Your clients aren't average, so why should their protection be?

Don't let clients base their long-term care protection on the averages. That can often create a large gap in protection and affect their retirement income. With OneAmerica's unlimited lifetime benefit option, you can help them close that gap and get protection for their entire lifetime. [Access sales resources.](#)

Care Solutions – [View the interest rates effective June 15th.](#)

Pacific Life - Lynchburg

4 Tips to Simplify Asking for Referrals – [Read the article.](#)

Field News Monthly

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

- PL Swift Sailing - Up to \$2M coverage, NO Medical Exams
- 3 chances for a faster process – PL Smooth Sailing & PL Swift Sailing
- The Power of Pacific, now more powerful
- Recharge your Social Media efforts
- Don't be shy, ask for the referral!

Protective Life

Another price drop for Protective Classic Choice term – [Learn more.](#)

Do your clients have a way to cover unexpected expenses?

Layoffs, home repairs, medical bills — these are just some of the financial burdens your clients may experience down the road. Make sure they're prepared to navigate these roadblocks with a life insurance solution that gives them the ability to build and access cash value.

With Protective Indexed Choice UL, you can. It's ideal for clients seeking:

- \$500,000 or less in coverage
- A policy that can build cash value
- A 0% floor to protect from loss

[Learn more and get a sample illustration.](#)

Prudential Financial

A smooth business transition takes a smart plan

A client's small business is their livelihood in working years and their legacy when they retire or pass on. A smooth transition doesn't "just happen". It takes a smart business succession plan that YOU can help them create.

Use the [June Spotlight and Playbook Pointers](#) for materials to help you with every step in the end-to-end process. Use the [Small Business eBook](#) for conversation starters and pointers for businesses in all stages.

Set the stage for better client conversations with the LifeInsight Summary

The [LifeInsight Summary](#) is a simple, consolidated policy snapshot you can share directly with clients. It has everything you need—including real-time values and an inforce illustration—to drive meaningful client conversations.

Use the Summary to:

- Gain a holistic perspective of the policy in a client-friendly report.
- Visualize policy performance compared with clients' goals to help determine whether changes are needed.
- Plan for upcoming policy actions and changes to help keep clients' policies on track.

Life Essentials Newsletter

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

- NEW higher premium limits for many life products
- Beginning July 19, 2021, all PruFast Track eligible business MUST be submitted via Prudential Xpress QuickForm worksheet or Drop Ticket
- Revised PruLife Founders Plus Supplement

SBLI

Grow your Whole Life business with SBLI's digital sales process

SBLI is your end-to-end digital solution for Whole Life too - up to \$750,000 and available for all risk classes with no blood or fluids. No in-person contact – guaranteed. [Learn more.](#)

Securian Financial

Help your clients pre-pay their beneficiaries' taxes

Taxation can deplete assets passed to the next generation. Funding an asset like life insurance is one option to pre-pay those taxes. Learn how to help your clients pre-fund their beneficiaries' taxes using life insurance as a financial tool (LIFT). Get started showing LIFT strategies with the [fully interactive financial professional guide](#).

The Standard

Why Sell Standard DI?

The Standard offers the no-cost Benefit Increase Rider and Automatic Increase Benefit.

- **Benefit Increase Rider**
 - 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**
 - Increases by 4% Every Year for 6 Consecutive Years
 - No evidence of Insurability required
 - Increases Occur Every Policy Anniversary

[Learn more!](#)