

# Weekly News

June 2, 2021

## Industry Articles

### Help Employees Understand the Value of Disability Insurance

Every month should be Disability Insurance Awareness Month. [Read more.](#)

### Disability Insurance Can Make Life Possible In Uncertain Times

The author knows that, because he's lived that. [Read more.](#)

### Use Technology to Stay in Touch With Clients Throughout the Year: Idea File

Michael Jans, an agency marketing strategist, says some agents could still do more to reach out. [Read more.](#)

## American General

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### The right tools. For the right job. In the right way.

No matter what you are looking for, whether it's a conversation starter, some product information, or a pre-built marketing campaign, [RetireStronger.com](#) is your one-stop shop for all the tools you need in your toolbox. The easy-to-use navigation will make finding everything you are looking for a breeze. When you use the right tools, anything is possible.

### Bridge the income gap for clients who want to retire early

Help your clients wanting to retire early get the most from their Social Security benefits and have the predictability of guaranteed income — for life. [Learn more.](#)

### Term Conversions just got even better!

Fully underwritten Select-a-Term policies could be eligible to convert to a permanent policy with the Accelerated Access Solution (AAS) chronic illness rider. [Get full details.](#)

## Assurity

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### Get your complete sales strategy for disability insurance

Get the only [disability insurance seller's guide](#) you'll ever need. ([Click here for a video format.](#))

- Learn opportunities in today's market
- Find out the best conversation starters
- Get new sales ideas and tools you can use now
- Tips on getting a case through easier
- How to close more sales

**Assurity named 2020 Voluntary Sales Growth Leader** (for a 3<sup>rd</sup> straight year) – [Learn more.](#)

## Illinois Mutual

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**Updates to COVID19 Temporary Underwriting Guidelines** – [Read the notice.](#)

## **New Accumulation IUL**

Recent tax legislation means John Hancock can now offer even better cash value growth potential with [Accumulation IUL '21](#). In addition to standing out in short-pay scenarios, the newly enhanced Accumulation IUL offers:

- More funding flexibility
- New Base Capped Two Year Indexed Account
- Enhanced targets

## **How to protect a client's wealth – and health!**

[Watch this 15-minute webinar](#) where John Hancock shares real data and real outcomes from clients just like yours who opted for John Hancock Vitality and are reaping the benefits.

# Mutual / United of Omaha

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## **Temporary COVID-19 Long-Term Care Virtual Assessments**

In February, Mutual announced a temporary transition to virtual assessments for applicants age 65 and over with favorable medical records. Due to the increasing number of Americans being vaccinated, they will be moving back to face-to-face assessments. [Read the bulletin.](#)

## **The 2021 LTC cost-of-care study is here**

How will your clients pay for long-term care services? 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.

Having the most up-to-date cost-of-care information at your fingertips is a good way to help your clients understand the risk they face should the need for long-term care arise.

- [Cost-of-Care Calculator](#) — See the current cost of LTC services by state and view what those costs might be 5, 10 or 20 years down the road.
- [Cost-of-Care Brochure](#) — Use this handy brochure to help clients understand the current cost of LTC services in their state.

## **GUL Express was discontinued – check out IUL Express!**

If you haven't checked out the IUL Express yet, now is a perfect time to do so! Here is a [recorded webinar](#) highlighting the advantages IUL Express can have over a GUL Express. You can also get more product details and watch consumer & producer training videos by visiting the [simplified issue website](#).

## **Express Newsletter**

[Read the May 26<sup>th</sup> issue](#), including:

- Important Life Underwriting Updates
- Income Advantage IUL allows for a client to accumulate cash value
- IUL Express - a great fit for Simplified Issue Life Insurance
- Washington State LTC Underwriting and Compensation updates
- LTC Virtual Assessment update
- LTC New Business rate refresh and benefit changes in DE, FL, ND & SD
- Rate adjustments for CO & RI
- Mutual Income Solutions Underwriting
- Mutual Income Solutions Eligibility
- Critical Illness - What Conditions Are Covered?
- Critical Illness Tools for Success
- Increase to Ultra-Income and Deferred Income Protector Maximum Premium Limit

## Pacific Life - Lynchburg

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### Welcome aboard PL Swift Sailing Accelerated Underwriting

PL Promise Term gets even better with PL Swift Sailing accelerated underwriting. Offer clients up to \$2 million in life insurance coverage with no medical examinations, fluid draws, or APS.

- [Prequalifying Checklist flyer](#)
- [PL Swift Sailing Overview brochure](#)
- [PL Swift Sailing Comparison flyer](#)
- [Download and share this client-friendly flyer.](#)

## Principal

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### Help employers offer key employees more income protection

Helping employers add individual Disability Income (DI) insurance to group disability coverage can expand your opportunities—and helps employees overcome their group LTD cap with additional income protection. [See an example.](#)

## Protective Life

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### Accelerate your business with Protective Velocity

From application submission to sales commission, Protective Velocity – our suite of digital solution – makes it easier and quicker to do business with us. [Continue reading](#) to learn about recent enhancements and improvements to the annuity pending business dashboard and updated EPD client timeline.

### View new sharable resources from the Help Protect Our Families campaign

The Help Protect Our Families campaign aims to provide carriers and distributors with the information and resources they need to educate consumers and ensure they get the life insurance protection they and their families need. [Here's how you can help.](#)

### Remember the Initial Premium Acceptance Rules as you continue through 2021

Keep your business going strong in 2021 by making sure your cases are efficiently pushed through Protectives new business process. For a full set of guidelines, [review the Initial Premium Acceptance Rules.](#)

### Offer a GUL built for life — and chronic illness

[Protective Lifetime Assurance UL](#) offers peace of mind in the event of chronic illness. When clients add the affordable living benefit, ExtendCare, they can accelerate a portion of the death benefit if faced with that circumstance.

### Reduction in payout factors for the Protective Guaranteed Income indexed annuity

Read the [announcement](#). See the [comparison grid](#).

## Royal Arcanum

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**The Royal Arcanum State Rates have been updated** – [See the updated rates.](#)

## Securian Financial

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**How COVID vaccination affects underwriting decisions** – [Read the notice.](#)

**Are your clients looking for an easy way to pay?** [Learn about MyAccount.](#)

## Sales Flash Newsletter

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

- Symetra Allocation Index (AI) Strategies
- IUL policy details now available on customer portal