

Weekly News

June 9, 2021

Industry Articles

Semiprivate Nursing Home Room Cost Rises 9.2%

Inflation could pop up here, too. [Read the article.](#)

When Term Life Policyholders Leave the Level-Premium Bubble

Consumers who face a huge premium increase turn out to be good at judging their health. [Read the article.](#)

American General

Help Protect Families - only 54% of Americans have life insurance coverage

There has never been a better time to help educate your clients on the importance of protecting what matters most-family. Check out the newly refreshed aig.com/HelpProtectFamilies consumer site to show how life insurance can help.

The Save Age option: Back-dating for a better premium

AIG products use “age nearest” underwriting. This means the premium is determined by the applicant’s age on the birthday that is nearest to the policy effective date.

In some cases, this means the premium will be based on an “issuance age” for your client that is 1 year older than their actual age – resulting in a higher premium.

This is where Saving Age can help reduce the premium: The Save Age option allows you to backdate a policy by up to 6 months. (3 months in Ohio).

- **Key tip:** When submitting an application, take note of your client’s birthday. If it falls within 6 months of the application date (3 months in Ohio), request that the policy be back-dated to Save Age.

[See this Saving Age flyer](#) for more details, plus tips and best practices for saving age while ensuring your case is not delayed.

Non-medical update

[Read this announcement](#) regarding real-time exam decisions and in-language exams.

Index Annuities – [Download the rate sheets effective June 7th.](#)

American National

Get to know what ANICO has to offer

Here is [a guide to getting to know what the Independent Marketing Group offers agents at American National](#). Whether you are looking for available products, software offerings, or how to become contracted; they have it all in this one-stop guide.

Assurity

California Agents - Universal Life and Whole Life Riders available in June – [Read the bulletin.](#)

Utah Agents - Updated Guidelines on Inducements and Compensation – [Read the bulletin.](#)

Genworth Financial

In-Force Rate Action announcements:

- [Georgia](#): PCS II and Choice 1 with Lifetime Stable Premium Option
- [Nebraska](#): PCS I

Illinois Mutual

A Simple Way to Explain Disability Income Insurance

Explain DI in less than 2 minutes with this [financial pyramid flyer](#). It gives you a quick visual to show clients the value of DI.

Double your sale with Business Expense!

Do you have small business owner clients? If so, you have a myriad of opportunities to quickly make more sales.

Business Expense (BE) insurance is often an overlooked, but important piece of protection for business owners. Ask your client: "If you became disabled due to illness or injury and couldn't work, how long would your business survive without you there to run things?"

BE from Illinois Mutual can reimburse business owners for eligible fixed business costs, such as paying employee salaries, office spaces, or utilities. [This flyer helps your client calculate their business needs.](#) Once you know the monthly benefit they might need, you can obtain a quote for a BE policy.

Policy eDelivery is available!

- Download the [producer process flyer](#)
- Download the [policyowner process flyer](#)

John Hancock

The nuances of selling life insurance to women – [Listen to the new podcast.](#)

Legal & General America (Banner and William Penn)

COVID-19 response and Temporary Underwriting Guidelines – [Read the updates!](#)

Lincoln Financial

Monthly Market Performance – [Share the client-approved snapshot.](#)

Mutual / United of Omaha

Express Newsletter

[Read the June 2nd issue](#), including:

- Life Protection Advantage IUL - protection through life
- Learn about IUL Express
- Jump on the Express for faster underwriting and faster application processes
- The 2021 LTC Cost-of-Care Study
- New LTC social media post
- New LTC customizable postcard
- Help self-employed clients understand the importance of disability income insurance
- Learn how Mutual Income Solutions can help protect a client's home, savings & lifestyle
- National Producer Incentive Ending
- Built-In Return of Premium on Critical Illness Policies
- S&P Rating Affirmation

OneAmerica

Text notifications: The NEW enhancement for paramedical exams

Life insurance and Asset Care applicants can now receive a text message of their completed paramedical report when their results are ready. This feature is available to all applicants; however, they must opt into the service. Applicants need only provide their cell phone number and sign a Telephone Consumer Protection Act (TCPA) consent during their exam to benefit from ExamOne's updated electronic laboratory slip. The text notifications are fast, easy to use, and secure. [Learn more about this enhancement and how it adds value for your clients.](#)

Asset Care with Return of Premium - Access to funds at any time

Asset Care with Return of Premium ensures your clients can always access their funds. They can be used for LTC expenses, passed on as a death benefit, or returned minus any prior distributions upon surrender of the policy. [Learn more.](#)

Pacific Life - Lynchburg

2 chances for a faster process

With most accelerated underwriting options, your clients are either in or out. But PL Promise Term offers qualifying applicants two opportunities for a touch-free underwriting experience, which means - odds are - clients stand for a better chance of getting a hassle-free offer. [Learn more about the underwriting programs—PL Swift Sailing and PL Smooth Sailing—in this handy flyer.](#)

Essential Online Marketing Tips: Not All Social Media Platforms Are Treated the Same - [Read the article.](#)

Prudential Financial

Life Essentials Newsletter

[Read the June 7th issue](#), including:

- PruFast Track Program: new requirement effective July 19, 2021
- Important New Business update: IRC 7702 Tax Limit changes
- June 2021 Term Conversion updates
- Webinar: Business Succession Strategies – How to transition to the next generation
- You Can Help Business Owners Create a Smart Transition Plan

In case you missed the webinar

You can now view the replay of [Introducing Symetra Allocation Index \(AI\) Strategies](#). they introduced their industry-first AI Strategies and provided hypothetical back-tested performance to show how they stand out against the competition.