

Weekly News

March 10, 2021

Industry Articles

How to Help Clients Maximize Social Security Benefits

Claiming early can be tempting for retirees, who are worried about the solvency of Social Security. [Read more.](#)

Following Up on Prospects

Sure, leads are critical. Once you have them, what do you do with them? [Read more.](#)

Healthy Financial Habits Start Young

One way to promote retirement readiness is to talk to members of Generation Alpha. [Read more.](#)

The Rabbit Hole of Success

An annuity wholesaling veteran talks about what he's learned from YouTube. [Read more.](#)

American General

All the budgeting in the world can't help when real life gets in the way of our plans

When the air conditioner breaks down, the roof begins to leak or a loved one is involved in an auto accident, are your clients prepared?

Start the conversation with your clients about life insurance. Whether it's for their loved ones or for themselves, life insurance can be a gift that provides financial flexibility for their future, so they are better prepared for life's unexpected expenses.

Need a little help to get started? Use these tools with compelling statistics that can help you tell an impressive story to your clients.

- [Flyer](#)
- [Video](#)

Your clients have enough money for retirement, right?

Thanks to medical advances and healthier choices, Americans are living longer, more active lives.

Life insurance can help supplement your clients' retirement with modern day policies that include benefits they can access while living.

[Get the conversation started by sharing these compelling facts.](#)

Are you looking for success in the small business market?

The key is finding, qualifying and engaging a business owner in the process and helping them plan ahead.

The two most significant obstacles to success with business owners in today's life insurance marketplace are:

- Not enough qualified prospects to approach
- What to say to engage them in a goals driven process

At the AIG Business Development Institute, they can help you learn how to identify and engage a business owner. [Take a tour of the website to find all of the resources and tools you need to get the conversation started.](#)

The middle man (or woman)

Did you know that Generation X can claim more entrepreneurs than any other generation? This generation is entering middle age, and often find themselves caught in the middle- caring for both aging parents and young children. Help them protect themselves and their families with Select-a-Term!

Here are a few tips for working with Generation X clients:

- Use supporting education to substantiate your claims
- Stay connected - this generation are big online buyers
- Preferred methods of communication are emails and text messages

These resources could help your conversations:

- [Infographic](#)
- [Sales Concept](#)

In the Know Newsletter

[Read the March 4th issue](#), including:

- New form for tax return transcript requests
- Expense allocation method used for illustrations
- Faster submission to commission on Value+ Protector II

Changes to The Power Series of Index Annuities

Effective March 22, 2021, the Power Series of Index Annuities will:

- Offer the Lifetime Income Choice guaranteed living benefit rider
- No longer offer the Activities of Daily Living rider
- [Read the announcement.](#)

Fixed Index Annuity Accumulation Solutions case study – [See the sales idea.](#)

Fixed annuity rates improved – [View the new rates effective March 8th.](#)

DymamiQ Allocation Index

Share the new [overview video](#) with clients to help explain how the DymamiQ Allocation Index works.

American National

Be equipped for change with Executive Universal Life

As time passes, financial goals may change. Ensure your clients are equipped with Executive Universal Life. [Read the client brochure.](#)

Additional Interest Rider has changed

Effective March 1st, the additional interest bonus for Palladium Multi-Year Guarantee (MYG) Annuity, Century Plus Annuity (CPA) and the WealthQuest Citadel Diamond will no longer be paid for the life of the contract. [Learn more.](#)

How COVID 19 Full Vaccinations Will Impact Underwriting – [Read the FAQ's.](#)

Genworth Financial

In-Force Rate Action announcement:

- [Utah](#): Privileged Choice Flex

Supplemental E&O Coverage Renewals – [Learn more.](#)

Integrity Life

Index annuity rates – [See the rates effective March 15th.](#)

Changes to product offerings in New York – [Get details.](#)

Legal & General America (Banner and William Penn)

New women-focused client resources

March is Women's History Month. It's a perfect time to send a powerful message to clients about the importance of protecting their loved ones with life insurance. Encourage clients and prospects to take a look at affordable coverage options for the whole family.

To make it easy, use these new client-approved marketing resources focused on women and moms. Both contain a fillable box for personalization.



[Download the .pdf.](#)

[Download the unbranded version.](#)



[Download the .pdf.](#)

[Download the unbranded version.](#)

#HelpProtectOurFamilies campaign

LGA is supporting the #HelpProtectOurFamilies campaign by sharing this industry-wide initiative which raises awareness around the coverage gap issue in the United States. You'll find the campaign toolkit as well as the new women's resources and links to other consumer materials on their advisor [Awareness Resource website](#).

Lincoln Financial

Lincoln Leader for Life Newsletter

[Read the March 1st issue](#), including: *(please note UUI does not offer variable products)*

- Now Available – Lincoln MoneyGuard Market Advantage in DC
- New State Availability for Lincoln VULONE (2021) and Lincoln SVULONE (2021)
- Now Available – Lincoln WealthAccumulate 2 IUL (2020) and Lincoln WealthPreserve 2 IUL (2020) in California
- Lincoln AssetEdge VUL (2015) Closing to New Sales in New York
- Policy Rate Effective Date on Pending Website
- Pending Case Website – Frequently Asked Questions
- IRS Form 4506-C (updated)

Mutual / United of Omaha

Updated LTC “Other Than Applied” process – [Read about the changes.](#)

Priority Income Protection is now discontinued – [Read the reminder.](#)

Express Newsletter

[Read the March 3rd issue](#), including:

- Business Planning opportunities using an IUL's cash value
- Converting temporary term coverage into permanent coverage
- The Living Benefits of Term Life Express
- Updated LTC Other Than Applied Process
- Long-Term Care Application Tips
- Training videos to get started with Long-Term Care Insurance
- Overcoming Disability Price Objections
- Target the Disability Market for Computer Programmers
- The products in the Critical Advantage portfolio can give your clients added peace of mind
- Critical Advantage products are the answer for your clients with high deductible health plans
- Updated Annuity Disclosure Forms
- Change maximum issue age for Income Annuity with Premium Return

OneAmerica

2021 Advanced Strategies/LTC Tax Guide

- [View the digital copy](#)
- Download the [Income tax deductions for tax-qualified long-term care insurance](#) – *consumer facing flyer*
- Download the [Advanced Strategies: Bonus Plans and Split-Dollar: Alternatives to nonqualified deferred compensation](#) – *consumer facing brochure*

Annuity Care Guaranteed Interest Rates changing March 15th – [Get details.](#)

Pacific Life - Lynchburg

Learn best practices to becoming a webinar master

It's easier than you think! Webinars can be a great way to prove your industry knowledge while educating your target audience. [Read this article.](#)

Yours, Mine, and Ours

While blended families have become more commonplace, estate planning that addresses their needs is an often overlooked and much misunderstood market. [Learn about some strategies using life insurance that might help blended families.](#)

The Art of Writing a Valuable Underwriting Cover Letter

A well-written underwriting cover letter can help make a difference in securing your clients the life insurance coverage they need. But what makes a valuable cover letter? [Read the article.](#)

Protective Life

This NY term reprice is packed with enhancements

Now, you can offer a lower price AND longer coverage in New York with Protective's newly repriced Protective Classic Choice term.

And to make this update an even bigger deal, they've also made the following enhancements to their New York term product.

- Lowered the minimum \$1 million face amount requirement to \$250,001
- Increased the commissionable policy fee to \$65
- Added new 25, 35 and 40-year term periods
- [Learn more.](#)

Changes to Protective Lifetime Assurance UL

Effective March 1, 2021, Protective Lifetime Assurance UL was repriced with a slight rate increase to accommodate the

current low interest rate environment. They also added a new \$500,000 face amount band to the product. [Read the communication.](#)

This powerful combination protects client from two key risks

Protective Indexed Choice UL paired with our ExtendCare Rider protects clients from multiple risks — providing chronic illness coverage while they're living and death benefit protection when they're gone. [Learn more.](#)

Annuity interest rates – [View the latest rates.](#)