

Weekly News

March 17, 2021

Industry Articles

3 Tips for Turning Your Virtual Sales Call Into a Conversation

Talking over Zoom is one thing. Connecting is something else. [Read more.](#)

4 in 5 Women Are Under Financial Stress: Fidelity

Fidelity has rolled out a month-long virtual pop-up series focused on a healthier financial future for women. [Read more.](#)

11 Useful Tips for Growing Your Business

Keep these points in mind when you need a little extra motivation. [Read more.](#)

3 Things Advisors Should Know About Social Security and Taxes

One key point is that federal income taxes may apply. [Read more.](#)

American General

Leaving Your Legacy

How is legacy defined? There are two definitions:

- Money or property left to a person by someone who has died
- Something that is a result of events in the past

Life insurance can combine these two legacy definitions and make sure your client's plan is complete. But if leaving an IRA was part of the plan, the SECURE Act changed the ability of some beneficiaries to stretch the money in the account over their lifetime. If your client's legacy plan involved a "stretch IRA", it's a good idea to do a beneficiary review and see how they might be affected by the SECURE Act. [See an example.](#)

Getting to the heart of what you are looking for

Whether it is the rated case advantage, custom durations or term conversion options, get familiar with all of the benefits of Select-a-Term. Want to know where we look the best? AIG's [Underwriting Sweet Spots flyer](#) will show you everything you need to know about AIG's flagship term product.

New York Products

AIG's products in New York are still looking really strong. From their GUL to their Value Plus Protector and Max Accumulator IULs; as well as their Accelerated Access Solutions (AAS) rider.

See the producer guides and New York Play book on their Term Life, Guaranteed Universal Life, Index Universal life and additional resources.

- [Rider: Chronic Illness Comparison](#) (NY Version)
- [Protection IUL Product Comparison](#)
- [New York Products Playbook](#)

Index diversification is a powerful tool

No one knows what events the future may hold. A good retirement accumulation strategy clients should consider offers diversified choices to help them build assets while managing risk in a turbulent market.

AIG created [this client-approved tool](#) to help get the diversification conversation started with clients. Use it to highlight the different indices and account options available in a Power Series Index Annuity.

American National

Newly refreshed Executive UL

Executive UL is a competitive current assumption UL product with a mix of strong cash values and competitive death benefit and guarantees crediting 3% interest rate with living benefits. [See the new client brochure](#). (Executive UL is not available in NY).

Assurity

Growing a Solution

There are lots of environmental issues to solve – but it turns out one of our best tools we have are the trees all around us. In the [newest episode of Assurity's Good Business podcast](#), we're sitting down with Dan Morrow, Vice President of Partnerships at the Arbor Day Foundation, to learn how planting some trees might be one of the best things your business can do

Brighthouse

New MetLife Website for Life Insurance Policy Changes

The [Life Insurance Policy Change Guide Website](#) is designed to provide education assistance and operational content for life insurance products. It is a quick, convenient, and secure way to provide you with important information to help you with common policy change requests.

Learn more about what the site has to offer by downloading this [Life Insurance Policy Change Guide Website Flyer](#).

Genworth Financial

In-Force Rate Action announcements:

- [Washington DC](#): PCS II with Stable Premium Option
- [Illinois](#): Choice 1 with Stable Premium Option
- [Minnesota](#): Privileged Choice Flex

Illinois Mutual

Talk to Business Owners and Drive DI Sales

Use these resources to help you get started:

- [4 Proven Selling Concepts to Talk DI](#)
- [Are You Only Half Covered flyer](#)
- [MUG Plan worksheet and quote request form](#)
- [Disability Income Insurance for Business Overhead Expenses brochure](#)

Integrity Life

New 'Retirement Income Matters' Tool

Introducing [Retirement Income Matters](#) – a new piece to help you discuss retirement risks, present product solutions and share valuable tools for clients.

The unique, wide-view, easy-read format is perfect for print and digital use. Plus it presents consumer tools, including our Income Success Calculator and interactive fact finders, to support your retirement selling needs.

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

NAIC Best Interest Model Regulation for Annuity Recommendations and Sales – [Read the notice](#).

John Hancock

Spotlight News

[Read the March 8th issue](#), including:

- Expanded Vitality face amounts
- Updated Replacement Statement for FL, PR and WA
- Transition details for New York changes
- Tool to easier to explain IUL historical returns
- New legislation will impact premiums limits starting in 2021
- AML training

Legal & General America (Banner and William Penn)

New term pricing

Effective March 8th, LGA has new rates for Banner Life and William Penn OPTerm series; including a mix of decreases and increases. Changes to rates range across all term durations (10 - 40 years), with targeted improvements to the Preferred classes. [Visit LGA's term webpage](#) to find administrative guidelines, product specifications, marketing materials and more.

Accidental Death Marketing Campaign

Since 2017, LGA has been direct marketing accidental death (AD) coverage to in-force policyholders. During these campaigns, select policyholders will receive a direct mail offer to purchase a pre-determined amount of AD coverage on a guaranteed issue basis. The next campaign begins later this month. [Get details](#).

Digital Platform Enhancements

Two enhancements were made that streamline the experience and speed up the process.

- **Evidence Ordering:** Automated exam ordering has been released into the platform. These enhancements provide a more streamlined experience for the applicant, alerting them right away when further evidence is needed to proceed with their application.
- **Rules Enhancements:** Underwriting rules enhancements have been released into the platform. These enhancements will further speed up processing time and streamline application approvals.

Term Expiry Program Pilot - launching April 6th

The Term Expiry Marketing Campaign is a direct mail pilot program targeting select Banner Life policyholders with policies between 4 and 9 months from the end of their level term period. Customers will receive a letter giving them an opportunity to call Banner's in-house dedicated call center to receive an insurance review and no-obligation quote.

Not to worry, all resulting sales will use the policyholder's current active servicing agent as the writing agent on the new policy and will receive full commission along with their uplines getting full overrides. [Get complete details](#).

Lincoln Financial

Fixed annuity rates – effective March 15th

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

Mutual / United of Omaha

Cross-selling made easy

The Critical Advantage Critical Illness, Cancer, Heart Attack/Stroke portfolio is the perfect cross-sell offering for any life and health agent. With as little as 4 underwriting questions, agents can easily fill their client's coverage gaps and boost their own income by offering a solution from a carrier their clients know and trust.

- [Learn more](#) about protecting against the indirect costs related to a critical illness diagnosis
- Download the [Critical Advantage Portfolio Brochure](#)
- Download the [Critical Advantage eApp Quickstart Guide](#)

Express Newsletter

[Read the March 10th issue](#), including:

- The hidden costs of waiting to purchase life insurance
- On Demand Webinar Training Series
- Target the Market for Accountants
- Critical Advantage sales idea: Three Products Designed for your Client
- Eliminate the need to order paper applications by using a convenient e-Application

OneAmerica

"The Great Wealth Transfer" Opportunity - Using Qualified Funds for LTC Planning

[Watch this quick video](#) to set the stage for this opportunity.

Care Solutions Interest Rates notice – [Get the rates effective March 15th](#).

Pacific Life - Lynchburg

Up Your LinkedIn Game

Is your LinkedIn game as strong as it can be? Here are some tips on how to create a great strategy, tweak your profile, and improve your communication. [Learn more.](#)

Video Call Hacks: Simple Tricks to Get That Studio-Quality Look

Whether it's an internal company huddle, a client meeting, or a sales webinar, video calls have become a key communication method today. Video has quickly replaced in-person meetings, as more people than ever are working from home. Learn how to optimize your video calls with [these simple tricks](#) to get a studio-quality look.

Protective Life

Still not 100% sure about Protective IUL?

Here's the clarity you need to understand where it fits. [Protective Indexed Choice UL](#) is a competitive choice for clients looking for:

- A specified death benefit of \$500,000 or less
- Supplemental protection with chronic illness coverage
- The potential to build and access cash value
- Guaranteed death benefit protection

Annuity rates – [See the latest rate sheets.](#)

Prudential Financial

Help clients' estates hold firm against tax erosion

Clients' estates need protection so taxes don't eat into what their heirs inherit. As taxes rise, it's even more important. Share the brochure, [Tax Erosion — How Taxes Affect Your Assets At Death](#) with clients. Visit the [Trimester resource site](#) for more.

Life Essentials Newsletter

Read the [March 8th issue](#), including:

- Help clients' estates hold firm against tax erosion
- Tax Hike Considerations and Strategies for Generational Wealth Transfer
- LIMRA Help Protect Our Families campaign launched to help raise awareness around the importance of life insurance

Securian Financial

Elevate your clients' financial strategies

The right mix of financial tools can help minimize your clients' taxes and maximize their assets. With Life Insurance as a Financial Tool (LIFT), you can illustrate why a successful financial strategy includes many choices — including permanent life insurance. [Start now with the fully interactive financial professional guide.](#)

Symetra

Symetra Term is now available for high-net-worth foreign nationals

In addition to Symetra's fixed permanent life insurance, they are pleased to announce that Symetra Term Life Insurance is now available with their high-net-worth foreign national (HNWFN) market program.

If you're currently working with or have referrals for HNWFN clients, when the time is right, Symetra's market expertise and product solutions can help navigate the generational wealth transfer process with a [program and guidelines](#) designed specifically for them. [Explore the web site.](#)

Transamerica

Transamerica to discontinue selling stand-alone Long Term Care – effective March 31st

[Read the reminder and see the FAQ's.](#)