

# Weekly News

March 3, 2021

## Industry Articles

### John Hancock Has a Not-So-Secret Weapon for Tracking COVID-19

The life insurer knows whether program policyholders are exercising. Someday, it could know more. [Read more.](#)

### Emotional Intelligence and Success

A leader of sales leaders talks about how financial professionals can win clients' trust. [Read more.](#)

## American General

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### Close cases faster with non-medical underwriting

[Non-medical Underwriting on Max Accumulator+ II](#) features a purchase process that is simpler for your client, faster for us to support, and easier for you to complete! Features include:

- No lab tests, physical exam or APS for proposed insured
- Rate classes available up to Preferred Plus\*
- Ages 0-50 and face amounts \$50,000 - \$499,999
- Electronic app processing

### Select Income Rider on Max Accumulator IUL

What if your client could help their beneficiaries manage ongoing expenses while they also help themselves with potentially lower premium payments? See how with the Select Income Rider (SIR) on Max Accumulator IUL.

Select Income Rider offers flexibility

- Withdrawal amount can potentially increase by 2-5% on average and in some scenarios by more than 7%No cost rider
- Choose your amount (10% - 100% of the life insurance benefit)
- Choose your payment duration: 10, 20 or 30 years

Learn more:

- [Select Income Rider](#)
- [Max Accumulator Product Highlight](#)
- [Max Accumulator Product Comparison](#)

### Life insurance sales don't have to be hard

Looking for new sales? Start with your own clients. Check out our [policy and beneficiary review materials](#).

Looking for new clients? Check out the [prospecting to consumers materials](#).

You can grow your business with just a couple of clicks by using our premade and prepackaged marketing emails, social media posts, infostats, etc. [Start here.](#)

### Celebrate the wonder women!

March is Women's History Month - a time to commemorate and encourage the study, observance and celebration of the vital role of women in American history. From politics, sports, to the arts and science, women have made significant and often overlooked contributions to our society.

But what about a woman's insurance and retirement needs? Women face unique challenges, and their finances may have to work harder and last longer. To help celebrate Women's history month, [use the copy and paste promotions in AIG's Women's Financial Concerns pre-built marketing campaign](#), and help get the conversation started.

### **The Entrepreneurial Generation**

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

Use these resources:

- Help get the conversation started with this [infographic](#)
- Use this sales concept – [Individual vs Employer Life Insurance](#)

### **Hello! What's up? How's it going?**

There are lots of ways to start a conversation. But some topics such as long-term illness care can be difficult to bring up. Did you know that beyond 100 days, Medicare pays \$0 for long-term care services? Are your clients prepared?

Chronic illness riders for life insurance can help minimize unexpected financial strain due to a long-term illness by providing your clients funds while they are still living. Now that's worth a chat!

[Start a conversation that matters with this long-term illness care infographic.](#)

### **Increase client connections and conversations**

New research from AIG Life & Retirement and MIT AgeLab has shown that broadening client conversations beyond just financial topics can help increase client satisfaction and strengthen client bonds. AIG is pleased to share [this tool](#) to help financial professionals get these conversations started.

### **AG News**

[Read the February 25<sup>th</sup> issue](#), including:

- Everyday heroes
- Extra love for the ladies
- We love faster commissions
- Love – on our terms
- Training requirements for USL in NY
- Year-end updates to IRC Section 7702
- New IRS form, 4506-C

### **Changes coming to American Pathway fixed annuity products**

Effective March 22, 2021 American Pathway fixed annuities will:

- No longer offer the Activities of Daily Living rider
- Include updated Owner Acknowledgement language for easier product understanding

[Download this communication for more information.](#)

## **American National**

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### **Independent Voice Newsletter**

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

- Supporting Our Colleagues in Need
- Advantages of Education Funding
- How Pension Plan Contributions
- Can Help Small Business Owners
- Divorce Planning and Life Insurance

## Gain Financial Strength with ASIA PLUS

ANICO [Strategy Indexed Annuity PLUS 7](#) & [Strategy Indexed Annuity PLUS 10](#) offer:

- Two Lifetime Income Riders  
LIR Fixed Roll-up Rate is 7.2%, offering your client the potential to double the base in only 10 years!
- Competitive Interest Crediting Strategies  
Cater to your client's specific needs with a variety of crediting strategies to choose from.
- Protection Strategies  
No direct investment in the stock market, therefore, your client cannot lose money due to the index volatility.

**Annuity rates** – [See the rates effective March 1<sup>st</sup>](#).

## Assurity

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**Assurity and Arbor Day: Trees as a solution** – [Listen to the podcast](#).

## Genworth Financial

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### In-Force Rate Action announcements:

- [Alabama Group Trust Certificates](#): Pre-PCS (For Alabama Certificates)
- [Missouri](#): Privileged Choice and Classic Select with Stable Premium Option & 1% Benefit Increase Option

## Integrity Life

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### Indextra Adds 5-Year Period

Indextra Fixed Indexed Annuity now offers a 5-year withdrawal charge period. Complementing the current options, this new period provides added flexibility to elect a shorter term. Clients can still take advantage of the Goldman Sachs and J.P. Morgan indices. Plus a new 5-year Guaranteed Minimum Account Value (GMAV) of 105%.

- [Visit the web page](#)
- [Watch the video](#)

### Multiple Sales Ideas for Multigenerational Income

Generate income for clients ... and their multiple generations ... right down to their grandchildren.

- [View the brochure](#)
- [View the worksheet](#)

**Fixed annuity rates** – [See the rates effective March 1<sup>st</sup>](#).

## John Hancock

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### Unlocking business planning opportunities in 2021

This latest podcast ([listen now](#)) focuses on potential legislative changes that could affect small business owners, highlighting how they can navigate their current and future needs. John Hancock will share insights on:

- Protecting against the loss of a key person
- How proposals may impact C corporations
- Using life insurance as an executive-retention strategy
- Where to find marketing tools and materials to help deepen your understanding of planning concepts and help grow your business

### Spotlight News

[Read the February 22<sup>nd</sup> issue](#), including:

- See the highlights of why Vitality continues to be such a game changer
- Exciting enhancements to eDelivery of inforce policy documents
- Emotional intelligence in a virtual world
- Unlocking business planning opportunities in 2021

## Mutual / United of Omaha

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### Jump on the Express

Express products offer a simplified underwriting and application process, which means policies are issued faster and your agents get paid faster.

[Take a look at this flyer](#) for a high-level overview of the Express product portfolio. Then learn more by visiting [mutualofomaha.com/simple](https://mutualofomaha.com/simple) for additional product information, training and marketing materials.

### Express Newsletter

[Read the February 24<sup>th</sup> issue](#), including:

- Whole Life is a great solution for clients looking to cover their final expenses. For healthier clients, you may also want to consider IUL Express.
- Accelerated Death Benefits are included on IUL policies at no additional cost and with no additional underwriting
- IUL Express Producer Training Video
- Overcoming LTCi Objections
- New rates and benefit option changes to the MutualCare Solutions Portfolio in Arizona, Connecticut, Indiana and Vermont.
- LTC e-Application Training Video
- Mutual Income Solutions Webinar
- Talk to your clients and prospects who may be Office Managers about Mutual Income Solutions
- Helpful tips to using our Critical Advantage e-Application
- Annuity Interest Rates effective March 1, 2021
- New Best Interest Training for Annuity Sales in Ohio
- Mutual of Omaha To Sponsor "7 Yards" Documentary

## OneAmerica

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### Care Solutions News

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

- Expedited underwriting: Expanded and simplified
- New for California: Updated asset-based LTC loan/withdrawal process
- Access February interest rates
- Attention Arkansas and Michigan: Best interest is here!
- OneAmerica Retirement Services earns recognition in 2020 PLANSPONSOR survey

## Protective Life

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### Know What Matters Newsletter

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

- Protective Velocity - digital capabilities that help you speed up production, deliver policies faster and easier and drive your business forward
- Protective Velocity improvements
- Help clients prepare more confidently for what's ahead with our IUL solution that can be paired with chronic illness coverage
- The "Help Protect Our Families" campaign aims to close the life insurance coverage gap
- Tips for making the paper application process smoother

### Built-in flexibility in case things change

Life can take unexpected turns (cue flashbacks to 2020). If and when life throws curveballs, your clients' budgets may change, too. Are you certain that you're recommending an IUL that fits within their current budget and has the ability to adapt in times of uncertainty?

When offering [Protective Indexed Choice UL](#), you can have the confidence that you are. It's ideal for clients wanting:

- \$500,000 or less in coverage
- A specified premium so they can stick to their budget
- The option to adjust their payment schedule if needed

### Protective Indexed Choice UL rate changes

Protective will be increasing Protective Indexed Choice UL's illustrated and loan charge rates so you can better serve your clients. These rate changes will be available with Protective Indexed Choice UL illustrations beginning March 1, 2021 and are effective March 31, 2021.

- The maximum illustrated rate will change from 5.14% to 5.17%
- The loan charge rate will change from 4.64% to 4.67%

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

## Pacific Life - Lynchburg

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**PL Promise products** – [View this At-a-Glance.](#)

### Enhance Your Social Selling Efforts

For financial professionals, building a business is about networking and meeting new people. Is it any surprise that social media has become a mainstream way to stay top of mind and deepen relationships? [Discover 4 key aspects to an effective social selling strategy.](#)

### Built to Fit the Lives of Real People

Do you have clients who generally fit better than standard rate classes but could benefit from generous underwriting guidelines for medical-related conditions such as mild sleep apnea or non-medical-related lifestyles such as military duty? PL Promise's underwriting sweet spots may be the answer. [Learn more in this quick video.](#)

### Maximize Your Marketing

Have you visited Pacific Life's [Producer Bay marketing toolkits](#) lately? They provide quick access to all the PL Promise marketing materials in one place—everything from product materials, to personalized emails and practice management tools, & more!

### How to Make the Most of Your Webinars

Are you utilizing the interactive tools to maximize webinar engagement? Check out this edition of [Broad Market Insights](#) for an in-depth look at what you need to know to make your next virtual experience a success.

### It's All About the Business

[Explore 20 planning strategies](#) integrated with life insurance to help clients accomplish retirement, business and estate planning goals.

### 24/7 Self-Service Life Insurance Policy Tools for Clients

Did you know that Pacific Life's policyowners can manage their life insurance policy anytime, anywhere? Through My Life Insurance Account (Life.MyAccount.PacificLife.com), they can manage their policy, download popular forms, initiate a claim online, and more! [Share with your clients.](#)

## Prudential Financial

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**Enhancement to Electronic Health Records Process** – [Get details.](#)

### Life Essentials

[Read the February 22<sup>nd</sup> issue](#), including:

- Help Clients Avoid a Surprise Tax Bill in Retirement
- Repricing Coming to Term Essential and Term Elite
- SUL Protector Price Change – effective February 22<sup>nd</sup>
- COVID-19 Underwriting Guidelines—All in One Place!

# Securian Financial

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## Clients like WriteFit

Over the last year, the importance of life insurance has come to the forefront for many. Our WriteFit1 underwriting process is a less invasive and easy way for your clients to get insured fast. Don't just take our word for it – here's what clients are saying:

- 89% were satisfied with the speed of the underwriting process
- 91% thought their underwriting decision was acceptable
- 89% said the time between applying and delivery met their expectations

[Visit the website to learn how you can take advantage of WriteFit](#) – and other digital capabilities that can give your clients an easy, fast application experience.

# Symetra

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**Temporary death benefit and premium limits on permanent and term life insurance products** – [Get details.](#)

## Sales Flash Newsletter

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

- Symetra Term is now available for high-net-worth foreign nationals
- Updated caps and participation rates for Symetra IUL
- How IUL features and performance can affect future distributions