

Weekly News

March 31, 2021

Industry Articles

How the Rising RMD Age Could Affect Your Clients

One group of retirees is particularly likely to change behavior as the RMD age rises, a study found. [Read more.](#)

There's a New Social Security Certification in Town

The RSSA designation trains advisors on in-depth Social Security planning, including the use of software. [Read more.](#)

Consumers Want Liquidity: MDRT Survey

Many consumers without advisors want help with creating an emergency savings fund. [Read more.](#)

Give to Get

How to get people talking about themselves. [Read more.](#)

The Biggest Social Security Claiming Mistakes Women Make

Widows, stay-at-home parents and divorced spouses have their work cut out for them. [Read more.](#)

Is Early Retirement Right for Your Clients?

They'll never know till they know, but here's a way for them to think about the question. [Read more.](#)

American General

Step right up with Select-a-Term

With Select-a-Term Life Insurance, clients can customize their coverage by purchasing only the exact amount they need for the period of time they need it.

Not only does Select-a-Term allow you to customize your clients' coverage, you can also help them save money on premium by laddering their policies.

What is laddering?

Laddering means buying multiple smaller policies to fit specific coverage needs rather than having to purchase one large policy. [Learn more.](#)

Insurable amounts made easy

Have you ever wished you could estimate the maximum coverage allowable for a client based on their financial situation BEFORE submitting an application? These [new financial worksheets](#) help you write good business and communicate that value to underwriters. All of the functionality is built-in; no calculator or software required!

Lifetime Income Choice is now available

The new Lifetime Income Choice guaranteed living benefit rider in the Power 7 Protector Plus Income and Power 10 Protector Plus Income Index Annuities is designed to help meet the diverse income needs of today's retirees. [Learn more.](#)

Life insurance protection for today and tomorrow

[AIG's new Term/GUL Sales concept](#) will help you show clients how Term life insurance can protect against financial risks now, and Permanent life insurance can help alleviate risks in the future - all while staying within their budget.

Max Accumulator

Market swings, either up or down, can create bumps along the road to long term retirement and investment growth. Max Accumulator II is designed to smooth those bumps while still offering upside potential.

- [MLSB Volatility Control Index](#) – proprietary indexing strategy that provides solid returns with less volatility. 2020's Top performing Volatility Control Index.
- [Select Income Rider](#) – Lower expenses even more on minimum Non-MEC, max income illustrations. SIR can create on average between 2-5% more income and in some scenarios more than 7%.
- [Early Cash Value Rider](#) – Waives surrender charges over the first 7 years and will have up to 90% cash surrender value in the early years. Available for Premium Financing and Business sponsored cases.

AG News

[Read the March 26th issue](#), including:

- Helping protect our families
- New IUL annual statement FAQ flyer
- Let's get social
- Underwriting sweet spots
- A picture is worth 1,000 words

American National

Efficiency when it counts – [Learn about Xpress & Xpress Plus.](#)

Assurity

Introducing Assurity's Worksite Proposal System

[Watch this video](#) to learn about the new Worksite Proposal System which allows you to:

- Run a quote for any of Assurity's voluntary benefits
- Get a proposal within minutes
- Print enrollment books on demand for your groups
- And more

Genworth Financial

In-Force Rate Action announcement:

- [Connecticut](#): Privileged Choice Flex

Illinois Mutual

Let your clients know there are insurance options that can pay them back!

Protect more of life's moments with return of premium (ROP) term life insurance and disability income insurance (DI).

As part of a strong financial foundation, both life insurance and DI help ensure that if the unexpected happens, your clients' loved ones will have funds to help cover expenses, maintain their standard of living, and keep their plans for the future intact.

But even if they recognize this need, many of your clients have delayed getting life and DI coverage because they have concerns about budget constraints or simply do not know what the right plan is to meet their needs. [Download this Return of Premium Term & DI Flyer](#) to help your clients take some of the guess work out of insurance planning by adding a money-back feature to Life and DI policies for additional premium.

What to expect when submitting a DI claim

[Share this 3-minute animated video](#) that helps you and your clients get an initial understanding of Illinois Mutual's DI claims process!

John Hancock

Spotlight News

[Read the March 22nd issue](#), including:

- Protection IUL - still the best that IUL has to offer
- Updated Indexed UL Seller's Guide
- Products targeted to meet today's needs
- John Hancock Vitality highly recommended
- AML training

Mutual / United of Omaha

Disability webinars

If you happened to miss these webinars, below are links to the recordings.

- [The Need for Income Protection](#)
- [Mutual Income Solutions Product Details](#)

Children's Whole Life reprice – [Get details and transition rules.](#)

Express Newsletter

[Read the March 24th issue](#), including:

- "Mutual of Omaha's Wild Kingdom" is Back!
- The growth within actual IUL Policies
- Ease your client's worries with Living Promise Final Expense
- Now conducting virtual assessments for LTCi
- Set target premium with MutualCare Solutions Software
- View DI webinars anytime
- Target the market for Business Consultants
- Critical Advantage Quotes on the Go!
- Frequently Asked Critical Advantage e-Application Questions
- New Best Interest Training for Annuity Sales in Arkansas & Rhode Island

OneAmerica

Care Solutions News

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

- Lead through philanthropy and earn CFP and CE credit
- LTC Tax Guide
- Best interest for Arkansas, Michigan and Rhode Island
- Grace period in place to assist policyholders receiving late billing statements
- Updated asset-based LTC loan/withdrawal process for California
- March interest rates
- ComboPlan: Revolutionizing the tax-exempt market

Pacific Life - Lynchburg

New rates for PL Promise Term Life Insurance – [Read the bulletin.](#)

The Art of Writing Compelling Messages for Non-Marketers

How hard would sales be without the written word? Copywriting — writing that sells — is essential for promoting any

business, and it has to be good to be effective. With short, snappy, compelling messages, you can inspire your audience to take action. [Learn more about writing strong content.](#)

Principal

DI increased maximum issue limits and select professional program

Now your qualifying clients can get up to \$35,000 in monthly individual disability income insurance (DI) benefits versus the prior limit of \$20,000. This higher limit helps executives, professionals, and others earning \$650,000 or more annually get the coverage they need from a single source. This simplifies the process for you and your clients to get the full amount needed versus getting coverage from two separate carriers. [Get full details.](#)

Professionals just getting started can qualify for higher limits, too

Select professionals, students, or residents whose income is expected to increase quickly—like attorneys, dentists, and physicians to name a few—will have a need for greater coverage as their income increases. Principal's [select professional program](#) allows them to qualify for higher individual DI insurance benefit amounts without requiring routine medical requirements or financial documentation.

Protective Life

Know What Matters Newsletter

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

- Protective Classic Choice term now offers New York clients even more
- Improved access to customer life policies
- Protective Velocity updates to move your business forward, faster
- Updates to enforce policy crediting rates
- Help Protect Our Families campaign releases new shareable resources
- Protective Lifetime Assurance UL change

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

Prudential Financial

It's time to protect clients from taxes their estates will face in the future

Changing tax laws and threatening tax increases make it imperative that you get your estate planning arsenal in order now. [Visit the Trimester Site for resources.](#)

There are many estate planning solutions to consider, but two to focus on at this time are: Spousal Lifetime Access Trust (SLAT) and Survivorship Standby Trust (SST). These estate planning solutions use life insurance for:

- death benefit protection
- tax advantages
- access to income, if they need it
- estate protection and liquidity

Find estate planning consumer and producer materials in this month's [Playbook Pointers.](#)

Life Essentials Newsletter

[Read the March 22nd issue](#), including:

- Protect clients today from taxes their estate will face tomorrow
- Winning with financial wellness for women
- April 2021 Index Account Updates
- The Alliance account will no longer be offered as a settlement option
- Revised Customer Information Form (NY)

The SBLI Upsell Program is back – [Get complete details.](#)

Securian Financial

Changes to COVID-19 participation guidelines – [Get details.](#)

5 opportunities for improved underwriting classes

Through ongoing research and development, Securian can provide better-than-published decisions for many clients. With their [mortality credits program](#), clients may be eligible for improved underwriting classes in these five categories:

- Build
- Tobacco and non-combustible tobacco
- Driving history
- Cholesterol
- Family history impact

Premium Deposit Account rate change - effective April 1st - [Get details.](#)