

Weekly News

May 19, 2021

Industry Articles

Here's How Much a Couple Retiring in 2021 Will Need for Medical Costs

The cost of health care through a typical retirement has increased 88% over 19 years. [Read more.](#)

American General

Help them prepare for their future

As of 2020, Millennials are the largest workforce on the planet. This generation has an abundance of opportunities and a landscape of challenges. They have needs to cover funeral/ final arrangements or establish an emergency fund. Help them prepare for their future with Select-a-Term.

Here are a few tips for working with Millennials:

- Use technology in all interactions
- Transparency: be honest and be yourself
- Preferred method of communication is text message

Help get the conversation started with this [infographic](#).

Here's a sales concept that might help: [Cheaper than a cup of coffee](#).

What's on your spring cleaning checklist?

Spring is a great time to dust off the winter and start fresh for summer. But what about your clients' protection portfolios? Could they use a little refresh?

Time and life events may change your client's goals and future plans, making a periodic review important. Help them polish up their portfolios with a fresh beneficiary review. Check out these handy resources to help get the conversation started.

- [How To Guide](#)
- [Client Financial Journal](#)

Non-med expansion with twice the product and face amount

AIG has doubled up on their [non-medical underwriting](#) offering and expanded it on their protection focused IUL and doubled the face amount from up to \$500,000 to \$1 million! With easy non-medical underwriting on qualifying cases, it's simpler and faster than ever.

How fast are we talking about?

- Strong straight through processing rate, with over 80% of non-med cases approved without exam/labs
- Quick decisioning time with nearly 75% of non-med cases approved in 5 business days or less

NEW! Online Fixed Index Annuity calculator

See the range of interest a fixed index annuity (FIA) could generate with AIG's NEW [Power Series Range of Outcomes Calculator](#). (www.powerseriescalc.com)

It calculates the hypothetical interest earned from an FIA based on the historical returns of the S&P 500 Index (excluding dividends). With just a few clicks, you can determine:

- Average, best and worst outcomes for the period
- Number of positive years and years protected from negative returns
- Percentage of time the interest earned hit the index rate cap

NEW! Interactive income comparison tool

AIG's new [interactive income comparison tool](#) for the Power Protector Series of Index Annuities issued with Lifetime Income Choice offers a quick, easy way for you to determine how the Max Income Option stacks up to the competition.

Annuity Connections Newsletter

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

- Fixed income alternative
- Offer more guaranteed income
- A brighter financial future is possible
- Strength. Experience. Leadership.
- Alliance for Lifetime Income
- Client Connections from AIG
- The fixed index annuity — a new core for retirement saving?
- How to's for evaluating annuity exchange or replacement
- Idaho adopts changes to suitability rules
- Suitability rules change in Michigan and Arkansas
- Current rates

Assurity

Powerful Single Premium Whole Life prospecting is just a click away

Skip the uncertainty of CDs or annuities and tap into the flexible benefits of SPWL, including:

- Immediate increase in estate value with no future premium payments
- Tax-deferred accumulation of cash value
- Access to cash values at any time through policy loans
- Accelerated Death Benefit Rider gives clients the option to access a portion of their death benefit if they're diagnosed with a chronic or terminal illness

Aging Americans want to leave a legacy and maintain their access to cash if they need it – show them how Single Premium Whole Life from Assurity does it all, and more. [Learn more and access their easy calculator](#).

Get the keys to finding great Single Premium Whole LifeL prospects with [these sales ideas](#).

Great Disability Income Insurance Sales Ideas – [See them here](#).

John Hancock

Spotlight News

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

- Update to COVID-19 application requirements
- New paramedical vendor now available
- Blog: State-funded long-term care - is it enough?
- Florida approval of 90-calendar-day elimination period on LTCR '18
- Vitality: Can life insurance be fun to own? It's possible!
- Protection Indexed UL '21 is now approved in North Dakota and South Dakota

Lincoln Financial

COVID-19 Temporary Underwriting Guidelines revised – [Read the update effective May 10th](#).

Enhanced IUL portfolio

[Click here](#) to learn more about their competitive solutions, their NEW Fidelity indexed account and core strategies to help meet your customers' needs and drive more business. Be sure to [bookmark this page](#) to access all their resources.

Lincoln Leader for Life Insurance

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

- Now Available – WealthAccumulate 2 IUL (2020) – 05/10/21
- Now Available - WealthPreserve 2 IUL (2020) – 05/10/21
- AG49-A Benchmark Index Account Change (reprint)
- Lincoln MoneyGuard: Updates for Issue Ages and Policy Design Availability
- Rider Availability Changes in Washington
- Revised COVID-19 Life Insurance Underwriting Guidelines
- Online Chat Enhancements for Pending Cases
- eTicket Product Attestation (reprint)
- iPipeline No Longer Supporting Internet Explorer 11 (reprint)
- New York Reg 187 Up for Debate

Fixed Annuity Rates – effective May 15th

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

Mutual / United of Omaha

Express Newsletter

[Read the May 12th issue](#), including:

- Introducing the Mutual Insights podcast series
- Help clients preserve their estate – Mutual has made it easier
- Rate adjustments for Connecticut, Arizona, North Dakota, West Virginia & Georgia
- Encourage clients to purchase LTCi now, not later
- Updated Other Than Applied Processes for LTC
- Stressing the need for Disability Income
- Get the attention of new customers
- Express Underwriting vs Simplified Underwriting

OneAmerica

Care Solutions interest rates – [See the rates effective May 15th](#).

Pacific Life - Lynchburg

PL Promise's NEW Accelerated Underwriting

Effective May 17, 2021, [PL Swift Sailing accelerated underwriting](#) offers clients ages 18-60 up to \$2 million in coverage with quicker decisions and a streamlined digital process that can help provide an improved customer experience. Use this [Prequalifying Checklist](#) to identify clients that may be a good fit.

Gain New Life Insurance Prospects

What do videos, success stories, and quizzes have in common? These clever tactics could be the key to generating new leads that could be converted into new policyholders! [Learn more.](#)

It's Grant Time Again!

[Applications](#) are being accepted for the Pacific Life Foundation Partner Involvement Grant Program—open to contracted Pacific Life producers. Ten grant recipients will be selected with \$5,000 awarded to each chosen charity. The deadline is May 31, 2021.

Washington State Long Term Care (LTC) Insurance Payroll Tax – [Read the update.](#)

30 Ways to Connect on LinkedIn

Looking to grow your LinkedIn network? In just 30 minutes, you can help expand your reach with 30 activities that can serve as triggers identifying timely opportunities to reach out to a client or prospect. [Explore your options and get connecting in this infographic!](#)

Life Insurance for Blended Families

While blended families have become more commonplace, estate planning that addresses their needs is an often overlooked and much misunderstood market. This [client brochure](#) discusses how planning is especially important in a blended family situation and how life insurance can be a good solution.

Pacific Life By The Numbers

Pacific Life's mission is to provide financial security through products and services that stand the test of time. And, their mission accomplishments show in the numbers! Check out the new [Pacific Life Profile](#) that highlights their ratings and rankings, their financial strengths, their expertise and products, and corporate responsibility.

Principal

DI underwriting programs for physicians and residents

Whether physicians are just starting out as a resident or they're established, Principal has underwriting programs designed to help them get the individual disability income (DI) insurance protection they need.

Increased select professional monthly limits for residents: \$7,500 for all M.D. and D.O. physicians and specialists within 180 days of completing residency, internship, or fellowship (except psychiatrists and podiatrists)

High monthly limits for established physicians or graduating residents with contracts: up to \$30,000 for 4A-M/5A-M/6A-M occupation classes

New 10% discount for OB-GYNs and pediatricians (except in New York and Ohio)

[Graduating resident program](#) (available Jan. 1 through Sept. 30 of their graduating year):

- 20% discount
- No routine labs for any amounts except for cause

[Get started with Principal Individual Disability Insurance.](#)

Protective Life

Read this before selling your next IUL

No two clients' coverage needs are the same, so you shouldn't be recommending the same IUL to everyone.

The next time you're suggesting an IUL to your clients, compare your go-to policy to [Protective Indexed Choice UL](#) — a standout option with features like:

- Reliable guaranteed¹ death benefit that's there when it's needed most.
- Realistic cash value projection that clients can feel confident about.
- A responsible design that aligns with key AG-49A regulations.
- A track record of resiliency, with more than 100 years of company growth.

Prudential Financial

The Small Business Market is a BIG Opportunity – [Download the new Small Business eBook.](#)

Life Essentials Newsletter

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

- Premium Limit Increased for Single Life Products
- Important 7702 New Business Update
- NEW Small Business eBook
- Human API Updates
- Individual Life Service Update

Securian Financial

Help your clients pre-fund their retirement taxes

Taxation in retirement can be one of your clients' largest expenses. Funding an asset like life insurance is one option to pre-fund their future taxes during their working years. Learn how to help your clients pre-fund their retirement taxes using life insurance as a financial tool (LIFT). [Start now with this fully interactive financial professional guide.](#)