

# Weekly News

May 26, 2021

## American General

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**AIG is using their PGA presence to highlight the exceptional work of financial professionals**

Visit [weseethefutureinyou.com](http://weseethefutureinyou.com) for the tools and resources you need to keep your clients on course for brighter futures.

Take a peek at their ad below!



### **It's all about the LIFE in life insurance**

With the sustained low interest rate environment that makes traditional GUL insurance less attractive and more expensive for clients, it may be time to look at other alternative solutions like a guaranteed-focused IUL.

Imagine: Clients can pay the same premium as a traditional GUL policy, but get the added benefits of strong cash value and chronic illness protection! Yes, you heard it right.

[Learn about Value+ Protector.](#)

### **Do you have clients who want to retire early?**

With Assured Edge Income Achiever - a fixed annuity with a flexible guaranteed lifetime withdrawal benefit - you can offer clients a retirement income solution that features an initial withdrawal rate (income percentage) as high as 5.20% at age 60.

Plus, clients have the ability to grow future lifetime income based on a 6% income credit each year they wait to activate lifetime income.

[Use the Assured Edge Income Achiever Calculator to quickly estimate your clients' future lifetime income.](#)

# Assurity

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## Essential tools for Disability sales - all in one place

Get Assurity's most-requested sales tools for the red-hot disability income market to boost your sales during Disability Income Awareness Month and beyond.

- [Disability Mortgage Quoter](#)
- [Disability Insurance Quoter](#)
- [Social Media Kit](#)
- [Assurity DI Website](#)

## Empowering customers through insurance

Listen to the latest podcast - [Premiums with Purpose](#) with Carey Earle from Bluestone Life.

# Genworth Financial

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## In-Force Rate Action announcement:

- [Massachusetts](#): Privileged Choice Flex
- [Tennessee](#): Privileged Choice Flex

# Illinois Mutual

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## Hear and share Bob's DI Story!

"Because of the disability policy,  
I was able to be off work and  
have nothing else to focus on  
except taking care of myself."

[Play the video.](#)

# John Hancock

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## A closer look at Grantor Retained Annuity Trusts

Grantor Retained Annuity Trusts (GRATs) are a tax-efficient way to transfer assets out of an estate, and GRAT remainder interest can be used for a variety of planning goals, including to fund an irrevocable life insurance trust or as a financing exit strategy.

To best help you understand how to use GRATs effectively, John Hancock has compiled the following roundup of resources:

- **To learn more about GRATs and how they work**, check out their latest blog: [GRATs — Your specialized but overlooked tool.](#)
- **To learn how GRATs might be applied to real-world planning**, check out their latest [Planning in Action: Implementing a GRAT into Insurance Planning](#) and see how one agent incorporated the technique into a real case.
- **Get information quickly**, check out their [Concept Corner Video](#). They give you a five-minute, high-level overview of GRATs.

# Lincoln Financial

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## Lincoln Leader for Fixed Annuities Newsletter

[Read the May 14<sup>th</sup> issue](#), including:

- eDelivery of annuity contracts
- Updates to the eDelivery experience
- Check out our rates
- New: Challenge accepted site
- Updates to account registration
- One-time bank draft (ACH) available
- IRS extends IRA 2020 contribution deadline
- NY Reg 187 update
- NIGO tip of the month
- iPipeline no longer supporting Internet Explorer 11

## Mutual / United of Omaha

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**Adjustments to temporary COVID19 guidelines** – [Get details.](#)

**Guaranteed Universal Life Express (GUL Express) product DISCONTINUED** – effective June 1<sup>st</sup>

You can learn about their robust Express issue life insurance portfolio - including IUL Express, Term Life Express, Living Promise Whole Life, Children's Whole Life and Guaranteed ADvantage Accidental Death - by visiting their [simplified issue website](#).

### **Transition Rules for GUL Express:**

- All GUL Express applications must be signed and received in the home office no later than May 31, 2021. Paper applications received after May 31st (regardless of the application signed date) will be withdrawn.
- In addition, any electronic applications for GUL Express that are not signed and submitted by May 31, 2021 will be withdrawn.
- Underwriting will not make any exceptions to these dates.

**New rates and benefit option changes to the MutualCare Solutions Portfolio** approved in 4 more states - Delaware, Florida, North Dakota and South Dakota – [Get complete details and transition rules.](#)

**Washington State underwriting and compensation** – [Read the updates.](#)

### **Express Newsletter**

[Read the May 19<sup>th</sup> issue](#), including:

- GUL Express discontinued June 1, 2021
- IUL training at your fingertips
- Protecting a child's future insurability with Children's Whole Life
- LTC new business rate refresh and benefit changes in additional states
- LTC Rate Refresh partner allowance guidelines
- Will your DI client be covered?
- Using the Mobile Quoting App for Critical Advantage
- Help your client decide which Critical Advantage policy would best suit their needs

# OneAmerica

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## LTC isn't an investment, it's lifestyle protection

Long Term Care Insurance helps to create the best overall experience. Watch the 4 minute video below that helps to visualize why.



# Pacific Life - Lynchburg

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## Swift Sailing Accelerated Underwriting is here!

- [Swift Sailing Overview Brochure](#)
- [Swift Sailing Prequalifying Checklist flyer](#)
- [Swift Sailing Client Flyer](#)
- [Side-by-Side Comparison Flyer for Swift Sailing & Smooth Sailing](#)

## Field News Monthly

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

- PL Swift Sailing Accelerated Underwriting Is Here
- Sail into Success with Clients
- Swift or Smooth?
- The Psychology of Selling Life Insurance
- Ready to Gain New Life Insurance Prospects?
- Financially Solid

# Protective Life

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Protective's IUL delivers more value for today's average client – [Learn more.](#)

# Prudential Financial

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## 1 conversation can turn into many clients

Just one conversation with a business owner can plant the seed that could lead to exponential growth. Consider the business owner(s), their family(ies), the employees and their families, and so on ... for both business and individual life insurance needs.

Life insurance can provide protection from financial events that can negatively impact both the business and their families, too. It's a fertile market that offers you a rich opportunity to grow your own business. [May's Playbook Pointers](#) and the [Small Business eBook](#) can help you nurture and take action with the potential that's lying dormant right inside your own book of business.

## Life Essentials Newsletter

[Read the May 17<sup>th</sup> issue](#), including:

- LifeInsight is now patented
- Important 7702 New Business Update

## Life Essentials Newsletter

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

- Big Opportunity in Small Business Market
- Revised PruLife IAUL Supplement (VA)
- Revised Important Notice Regarding Replacement (WY)

## Securian Financial

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### Life Lines Newsletter

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

- Long-term care social media toolkit
- Click-to-start digital marketing
- New and improved! SecureCare Video Resource Library
- New phone number for financial professionals
- Interest-related policy changes coming in August 2021

## Symetra

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**Introducing Symetra Allocation Index (AI) Strategies**—an industry first – [Learn more.](#)

**New versions of Symetra Accumulator and Protector IUL** - launching June 1<sup>st</sup>

The persistency bonus beginning in year 11 will be changing for both products—to 10% for Accumulator IUL, and 20% for Protector IUL. All bonuses remain guaranteed. Additional changes affecting both products include:

- The ability to reduce face amounts to 25% of the original specified amount (currently 50%).
- Participating loan rates reduced to 5.00% (currently 5.50%).

Review the updated [Accumulator IUL](#) and [Protector IUL](#) fact sheets for complete product information.

### **Important dates and transition rules:**

- June 1, 2021: Our illustration systems will be updated with the new versions of the products.
- June 11, 2021: All applications for the current version of the products must be signed and dated. We must receive these applications signed and in good order no later than June 18, 2021. Applications signed and dated after June 11, 2021 will receive the new version of the products.
- July 23, 2021: All cases for current versions of the products must be issued/paid. For 1035 exchange cases, the deadline will be extended if the only outstanding requirement is the receipt of 1035 funds.