

Weekly News

May 5, 2021

Industry Articles

Getting Your Prospect to Say Yes

Whether you work in a clothing store or in financial services, selling is selling. [Read more.](#)

Annuities and a Comprehensive Retirement Portfolio

A little certainty can be a wonderful thing. [Read more.](#)

When Your Prospect Is Older Than You

Turn a situation that seems like a problem into an opportunity. [Read more.](#)

American General

Select-a-Term - Why let a term policy end when there is the option to extend?

Give clients the opportunity to convert their Select-a-Term policy into permanent life insurance without going through additional underwriting. Protection Extend IUL offers the benefits of traditional universal life, plus the potential for greater growth in policy value AND the ability to access funds while living.

- Download the [Consumer Brochure](#)
- View the [Product Highlights](#)

IUL products – [Read about the updates coming May 15th.](#)

Do you speak business?

Are you looking for success in the small business market? The key is finding, qualifying, and engaging a business owner in the process and helping them plan ahead.

The two most significant obstacles to success with business owners in today's life insurance marketplace are:

- Not enough qualified prospects to approach
- What to say to engage them in a goals driven process

At the AIG Business Development Institute, they can help you learn how to identify and engage a business owner. [Take a tour of the website](#) to find all of the resources and tools you need to get the conversation started.

Annuity rates – [See the rates effective May 3rd.](#)

American National

Precision Credit Underwriting – [See "Success Stories" piece showing some underwriting wins!](#)

Pension Power – grow your business with Pensions.

By layering Pensions for Small Business Owners on top of your current markets, it will open more sales opportunities and expand the reach of your business activities. Pensions provide business owners what they need most – tax deductions and wealth accumulation.

Share the [Pensions Client Brochure](#) and use the [Pension Request Form](#) when meeting with your next client who has a small business.

Annuity rates – [See the rates effective May 1st](#).

Assurity

Why you need to sell disability insurance now

This Disability Insurance Awareness Month, turn consumer awareness of the need for income protection into sales. Assurity has the streamlined product, process and tools you need to jump on this huge opportunity.

- No medical exams or W-2s needed for monthly benefit amounts up to \$4,000
- Accelerated underwriting with options for impaired risk clients
- Tele-apps and e-apps help improve placement by ensuring apps are in good order
- Online quoters and other tools to help drive leads
- In-house service and support

Get what it takes to help guide your prospects all the way to a successful disability insurance sale. [Visit the site to get started.](#)

Reframing Impactful Business with John Pritchard, Pala Eyewear – [Listen to the podcast.](#)

Genworth Financial

In-Force Rate Action announcements:

- [Delaware](#): PCS and PCS II / Choice 1 with Lifetime Stable Premium Option
- [Washington DC](#): Choice 1 with Stable Premium Option

John Hancock

Vitality members can now earn points for COVID-19 vaccination

John Hancock Vitality members can now earn 400 Vitality Points, simply by sharing [proof of their COVID-19 vaccination](#). In offering a program that uses science to drive meaningful change and influence health outcomes, we believe that motivating individuals to receive a COVID-19 vaccination is directly in line with John Hancock's goal of helping our customers live longer, healthier lives.

To help you share this good news, here is a [client-approved email](#) to use with your John Hancock Vitality clients. And if you're interested in selling more John Hancock Vitality, leverage the [Vitality Business Building Kit](#) (*login required*) for additional prospecting resources.

3-minute video concept: Vitality PLUS as an interest-rate hedge

[Watch this 3-minute video](#) to learn about the power of engaging in Vitality — and for details on a frequently overlooked way that clients can use the Vitality credits they earn.

Lincoln Financial

WA LTC Trust Act

If you're not aware of what's going on in WA state, [this flyer](#) can fill you in.

Ultimately they're creating a publicly funded LTC program funded by a new tax on W2 employees beginning in 2022. 58 cents for every \$100 earned. This program creates a very small pool of benefits with several restrictions. It's designed to help protect the state's already-strained Medicaid program. Those disproportionately impacted by the tax/program are younger, healthier, and higher income individuals. The state is allowing a ONE TIME ONLY "opt-out" of this tax if the worker owns a qualified LTC policy by November 1, 2021.

Go Digital with Lincoln MoneyGuard Solutions

To stay ahead of evolving trends, Lincoln MoneyGuard Solutions offers a paperless process from application submission to policy delivery across our product suite. Lincoln is confident this digital-first strategy will make it easier for you to make this a highly efficient part of your business, while allowing your clients to get the long-term care protection they need.

[Learn more about the digital capabilities and access training guides and videos.](#)

Lincoln Leader for Life Solutions

[Read the April 28th issue](#), including:

- Coming Soon – WealthAccumulate 2 IUL (2020) – 05/10/21
- Coming Soon - WealthPreserve 2 IUL (2020) – 05/10/21
- AG49-A Benchmark Index Account Change
- eTicket Product Attestation
- iPipeline No Longer Supporting Internet Explorer 11
- Improved Experience for Printable Life Beneficiary Change Form
- Updated Login Process and TwoFactor Authentication

Mutual / United of Omaha

Spread the word. Wild Kingdom is Back!

For many clients (and prospects), Mutual of Omaha's Wild Kingdom is synonymous with childhood memories of Sunday nights around the television. And now, classic episodes are airing on RFD-TV in their original time slot of 8 PM ET. Capture some of that top-of-mind awareness by [downloading the image](#) and posting it to your social media channels with the following caption: "Mutual of Omaha's Wild Kingdom is back on television on Sunday nights on RFD-TV. Check your local listings and access wildkingdom.com for more great content. #WKonRFD".

Express Newsletter

[Read the April 28th issue](#), including:

- Be sure to discuss the Living Benefits of IUL Express
- Sales Idea: A planning strategy to cover retirement Expenses
- Important IOLI and STOLI Reminders
- Using your LTC underwriting resources
- Managing expectations when clients go on LTC claim
- Enhance existing Disability coverage
- Understanding Disability underwriting
- The Critical Advantage e-Application is easy to use
- Critical Advantage products & underwriting process
- Annuity interest rates effective May 1, 2021
- New 'Help Finder' makes policy self-service easier

OneAmerica

Care Solutions News

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

- Virtual Care Solutions University
- Wondering how much LTC could cost your clients?
- Annuity Care and Annuity Care II COB updates
- Enhancing the client experience with LTCCG
- Attention Rhode Island: Best interest is here!
- New Best Interest Annuity Suitability Policies and Procedures Producers' Guide for Rhode Island
- Access April interest rates
- Grace period in place to assist policyholders receiving late billing statements
- RetirementTrack resonates as participants seek choice for their investments

Pacific Life - Lynchburg

Are you a Social Media marketing master or disaster?

Take [this assessment](#) and power up your game. Answer just 10 short questions and get next-step suggestions based on your level of expertise to strengthen your social media marketing skills.

Protective Life

Protective Velocity updates to move your business forward, faster

Ongoing improvements for Protective Velocity make it easier and quicker to do business with us. Continue reading to learn about enhancements to offer acceptance from the pending business site. [Read more.](#)

Help Protect Our Families campaign releases new shareable resources

The Help Protect Our Families campaign was launched to create awareness and drive education in our industry to address the estimated 30 million underinsured and the 30 million uninsured Americans amounting to a coverage gap of nearly \$12 trillion. [Here's how you can help.](#)

Prudential Financial

Deliver a better client experience with LifeInsight

[LifeInsight](#) is Prudential's patented online policy management tool. It will help you:

- **Save time**
Gain quick access to clients' policy details and visualize actual policy performance compared with goals in one consolidated view.
- **Provide clarity**
Access a simple policy report with one click to help clients understand how their policy is performing.
- **Strengthen client relationships**
Utilize innovative capabilities to be aware of upcoming actions to help keep the client's policy on track.

Royal Arcanum

Underwriting Guide – [Download the revised underwriting guidelines.](#)

Securian Financial

New guidelines mean better underwriting offers for your clients

Securian's Guideline Enhancement Program was developed to deliver more consistent and overall better underwriting offers than ever before.

- **Gestational diabetes**
 - Preferred Select available to ages 40 and older
 - Preferred available to all ages
- **Cannabis (marijuana) use**
 - Preferred and Preferred Select available under new occasional use (up to 3 times per month)
 - Preferred available for experimental or intermittent use (up to 12 times a month)
 - Tobacco rates apply to heavy inhalation cannabis use only.

In addition to gestational diabetes and cannabis, Securian expects to deliver additional guideline improvements throughout the year. Watch for more details in future communications.

To learn more about their criteria for top underwriting classes, [view this guide.](#)

Sales Flash Newsletter

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

- New Symetra Term fact sheet for high-net-worth foreign nationals
- Help your clients leave a larger legacy
- Don't forget: In-force illustrations right at your fingertips