

# Weekly News

November 18, 2020

## Industry Articles:

- **Back to the Future of Life Insurance**  
A third-generation agent says the best measure of an agent's success has been, and still is, renewals. [Read more.](#)

## American General

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- **Non-medical underwriting limits increasing to \$1M** – [Get complete details.](#)
- **Annuity rates** – [See the rates effective November 16<sup>th</sup>.](#)
- **Annuity Connections Newsletter**  
[Read the November 2020 issue](#); including:
  - NEW! Power Index Premier NY
  - Making smart decisions about retirement
  - Getting started with AIG Annuities
  - Creating virtual connections
  - AIG Life and Retirement commercial
  - Fixed annuities could be the tool you need for your clients
  - Learn about index options
  - Plan for 100
  - November webinar highlights
  - Updated death claim form
  - Updated direct accounts memo
  - Additional products now available on Firelight
  - Current rates
- **Actuarial Guideline 49 updates to IUL illustrations** – [Get details.](#)

## American National

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- **Signature Term Life Insurance**  
Whether your client needs temporary coverage for 10, 15, 20, or 30 years, [ANICO Signature Term](#) has something just right for them with a product that features:
  - Competitive Premiums
  - Conversion option to Permanent Coverage for the Full Term of the policy
  - Accelerated Benefit Riders for Critical, Chronic, and Terminal illness

## Assurity

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- **Get the best solution to high-deductible health plans** – [Learn about Critical Illness to fill the financial gap.](#)
- **Assurity earns “America’s Best Customer Service”** – [Read more.](#)

# Brighthouse

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- **Preliminary 2021 Dividend Scale Interest Rate** - [Read the announcement.](#)

## Integrity Life

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- **Indextra**

Keep Indextra in mind for the following opportunities:

- Non-spousal beneficiaries – stretch NQ assets/contracts to our FIA & provide more tax efficiency where distributions are part basis / part gains
- Older issue age clients (up to 85) where commission is attractive - never fear a chargeback of commission or overrides should death occur even in the first year
- Older clients like extra guarantees such as the [GMAV feature](#) – this is automatically included and the client doesn't have to die or surrender the contract to get it
- Clients concerned about access and waivers of surrender for confinement and terminal illness
- Small employer Qualified Plans that want to provide participants a lifetime of income

Details and features of Indextra are captured in this [Client Brochure](#).

[See the rates effective November 15<sup>th</sup>.](#)

- **New video drives client conversation** - [Share the new "Look Ahead" video.](#)

## John Hancock

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- **Introducing the LifeTrack Performance Summary**

Starting this month, your clients with IUL policies issued after June 2018 will receive a LifeTrack Performance Summary which will provide:

- An intuitive look at a policy's current value
- Easy-to-read graphs comparing actual policy performance vs. the new business illustration
- Reminders of planned policy actions, both short- and long-term, to help you service inforce policies
- [Learn more.](#)

- **Vitality - giving your clients access to the latest wearable devices and helping you close year-end sales**

Don't forget to talk to your clients about the exciting new wearable devices offered as part of the John Hancock Vitality PLUS program. They're great talking points to help you close cases at year end.

- They recently expanded their Apple Watch program to include [Apple Watch Series 6 and Apple Watch SE](#). With the newest Apple Watch models, your Vitality PLUS clients can gain additional insights into their health and wellness with features like high and low heart rate notifications, irregular heart rhythm notifications and handwashing detection. Apple Watch is available for as little as \$25 plus tax with regular exercise.
- Their complimentary wearable devices are also changing with the latest advancements. The new Fitbit Inspire 2 is available now, and soon, Amazon Halo2 will also be a complimentary option. Both devices can help your clients make healthy choices every day, and better understand the connection between what they do and how they feel.

The lessons of this year have underscored the importance of maintaining good baseline health. With John Hancock Vitality, you can offer your clients the right solutions at the right time, and combine the protection of life insurance with engaging personal health technology to help them live longer, healthier and more financially secure lives.

## Lincoln Financial

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- **Introducing online Personal History Interview for Lincoln MoneyGuard III**

The online interview provides clients with a new choice in how they provide their PHI information to Lincoln. This mobile-friendly option will enable clients to complete their interview in privacy and at a time most convenient to them.

**What you need to know:**

- The online interview is available for all MoneyGuard III submissions.
- PHI questions will be the same for the online interview or phone interview.
- Online interview will be the default client interview method for eApplication submissions.
- Online interview can be selected on the updated MoneyGuard Coversheet for paper applications.
- The online interview is estimated to take 20–30 minutes to complete.

- **Lincoln Leader for Fixed Annuities Newsletter**

[Read the November 9<sup>th</sup> issue](#); including:

- Changes to Lincoln MYGuarantee Plus contracts
- Paperless contracting
- Checklist to sell Lincoln annuities
- November 16, 2020 forms release
- Top NIGO issues
- New business reminders
- Important year-end dates

- **Fixed annuity rates - *effective on November 15<sup>th</sup>***

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

- **Funds Management Performance – [See the update for October 2020.](#)**

## Mutual / United of Omaha

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- **Announcing the new Mutual of Omaha corporate symbol – [Read the logo story!](#)**

- **Two IUL policy options: an LTC Rider or a Chronic Illness Rider**

[Learn the differences between the two](#) so you can help your clients with this important decision.

- **Living Promise Paper Application for Arkansas**

Please disregard last week's communication and continue using the Arkansas state special version of the Living Promise paper application.

- **Long Term Care Insurance - a better solution than relying on family**

You're certain to run into clients whose plan for long-term care is to have their kids take care of them. While it may seem practical, they need to consider what being a caregiver really means. [Read more.](#)

- **Mutual Income Solutions**

- [A supplement for Employee Benefit Plans](#)
- [Learn about the product details for Mutual Income Solutions](#)

- **Critical Illness Built-in Return of Premium - [Talk to your clients about the Return of Premium benefit.](#)**

- **Critical Advantage – [See how it can provide protection for the whole family.](#)**

## OneAmerica

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- **Care Solutions interest rates – [See the rates effective November 15<sup>th</sup>.](#)**

- **Options for clients with bad health – [See part 3 of this series.](#)**

## Principal

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- **Important upcoming DI product updates** – [Get details.](#)

## Protective Life

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- **Lifetime Assurance UL – straightforward, guaranteed protection without all the bells and whistles**  
[Check out this video](#) for a quick look at how Protective Lifetime Assurance UL is built; including features like competitively priced rates, level pay premiums and optional chronic illness protection. It's a great resource to share with your clients, too!
- **Why is chronic illness protection so crucial?**  
When talking to clients about their financial plan, chronic illness protection is a very important component. If your client becomes chronically ill, it can not only take a physical and mental toll, but a serious financial toll as well. [Protectives' ExtendCare Rider](#) can help alleviate financial burden from chronic illnesses for them and their loved ones and can provide peace of mind when they need it most.
- **Annuity rates** – [See the latest rates.](#)

## Prudential Financial

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- **Introducing Concierge Care Services**  
All new and existing life insurance with the BenefitAccess Rider (BAR) policyholders in 33 states will now have completely free access to Concierge Care Services. Customers in the remaining states will gain access to these services once they are approved. These services give individuals and their family members access to resources that can help them plan for and contend with chronic illness. [Learn more!](#)
- **Steps to help clients retire more securely** – [Use these resources to get started.](#)
- **Help clients plan NOW to keep more of their money LATER** - [Learn how.](#)
- **eCapabilities deliver a modern customer experience and provide more time for you to grow your business**  
[See the numbers.](#)
- **Life Insurance: from application to ownership**  
[Use this flyer](#) to show clients the 7 steps that they can expect to happen from when they decide to purchase a life insurance policy to when the coverage goes into effect.

## Securian Financial

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- **Actuarial Guideline 49-A (AG 49-A) updates** – [Get complete details.](#)

## Symetra

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- **Changes to guaranteed minimum interest rate and indexed interest cap** – [Get details.](#)

## Transamerica

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- **Updated maximum FFIUL illustration rates** – [Get details.](#)