

Weekly News

November 25, 2020

Industry Articles:

- **COVID-19, Medicare, and Long-Term Care: Fact or Fantasy**
Your clients were already thinking about this. Now they're thinking about it more. [Read more.](#)

American General

- **Conversation starters!**
Start meaningful conversations with your agents or clients with these tools. Not ONE, but 15 powerful videos with compelling statistics and impressive stories for your use. [Click on this link](#), choose the video or infographic from the library, copy, paste, and GO! Just THAT easy!
- **Women's Financial Concerns**
Check out the latest campaign-in-a-box - [Women's Financial Concerns](#). It enables you to deploy promotions immediately to help grow your business while providing useful prospecting messages and materials.
- **Non-medical underwriting expanded to \$1M!**
Effective November 21, 2020, AIG's non-medical underwriting was expanded to include eligible cases with face amounts up to and including \$1 million. [Get the details.](#)
- **NEW Early Cash Value Rider for Max Accumulator+ II** – [Get the scoop!](#)
- **New rates and enhancements on IULs** – [Read the bulletin.](#)
- **Power Index Premier NY** – [See how it can grow your clients lifetime income.](#)
- **Commission statements will no longer be printed and sent by mail** – *effective January 2021*
[Read the reminder.](#)
- **Some of AIG's most popular playbook resources are moving** – [Get details.](#)
- **Nebraska non-resident tax withholding to go into effect for 2021 commissions** – [Read more.](#)
- **2020 year-end processing dates** – [See the key dates.](#)
- **Important information for insureds in Oregon** – [Read the bulletin.](#)

American National

- **How will AG-49A impact you?**
AG-49A has 2 goals:
 - Ensure features such as multipliers and bonuses with an associated charge do not improve illustrated values.

- Reduce the allowed spread on index interest being credited to variable loans including enhancements, from 100 bps to 50 bps above the illustrated loan charge rate.
- [Watch this video presentation for more.](#)

Important dates to remember:

- November 30th: Last day to illustrate and sign application for a pre AG-49A policy.
- December 1st: All applications signed 12/1 and after require an AG-49A compliant illustration.

Assurity

- **Now's the peak time for income protection sales**
Prospects in the underserved middle market are thinking about income protection. Empower them to take control of their finances. Use these [conversation starters](#) and [social media posts](#) that show how easy it can be to safeguard their income. [Visit \[assuritydi.com\]\(http://assuritydi.com\) for tips, tools guides and more to make DI easy.](#)

Genworth Financial

- **In-Force Rate Action announcements:**
 - [South Dakota](#): Privileged Choice Flex
 - [Washington DC](#): Privileged Choice Flex
 - [Wisconsin](#): Privileged Choice Flex
 - [Wyoming](#): Privileged Choice Flex

Illinois Mutual

- **See How the M.U.G. Plan simplifies DI for your clients**
The first step toward a disability income insurance (DI) sale is helping your clients understand the need for and the benefit of owning DI. Our easy-to-understand M.U.G. Plan sales approach is the perfect way to explain DI in a way that resonates and explains the basics of what DI can help protect.

Contact Jeff at United Underwriters (800-258-7296 / jphilibotte@uuinc.com) for resources you can use with your clients.

Integrity Life

- **Strength - rain or shine**
This new "Term Talks" video series communicates complex financial concepts in simple language. The [first episode](#) covers capital and why it matters to an insurance company. Share it with clients interested in company strength.

Lincoln Financial

- **Important AG49-A update** – [Stay up to date here.](#)
- **New AG49-A compliant ACCUMULATION IUL** – [Learn more.](#)
- **New AG49-A compliant PROTECTION IUL** – [Download the client guide.](#)
- **Commentary on the 2020 Election** – [Read the article.](#)
- **Lincoln Leader for Life Insurance Newsletter** – [Read the November 16th issue.](#)

Mutual / United of Omaha

- **Take a look at the new DI product - Mutual Income Solutions**
 - Watch the [introduction video](#)
 - Watch the [product overview training video](#)
 - Download the [consumer brochure](#)

 - [Visit the website](#)

 - [Watch this video sales idea](#) - protecting your client's home with Mutual Income Solutions
- **Show clients the Living Benefits of an IUL Express**

Use this [Living Benefits of IUL Express flyer](#) to see how the terminal, chronic and critical illness accelerated benefit riders work, including an example of how each rider benefit is calculated.
- **Minimizing Taxable Income in Retirement – *seminar materials***

Want to help prospective clients understand how different income sources can impact the taxes they pay in retirement, and how life insurance or Roth IRAs can help them by providing a tax-free source of supplemental retirement income?

Mutual of Omaha has a Minimizing Taxable Income in Retirement seminar package available to help you share this story.

- [Presentation Slides](#) | [Presentation Speaker Notes](#)
- [Prospecting Postcard](#)

- **Understanding Elimination Periods**

[Show your clients](#) how calendar day elimination periods can help them receive their policy benefits sooner.
- **LTC rate adjustments for FL, IA & OK – [See the changes effective February 1, 2021.](#)**
- **Help your clients determine the right amount of DI coverage**

[Use this fact-finder](#) to help your clients determine their need for Disability Income insurance.
- **Get your clients Critical Illness Policy PDFs e-mailed – [Learn more.](#)**
- **Critical Advantage portfolio - [See how the products can give your clients added piece of mind.](#)**
- **A Cancer Insurance “Real Win” story**

Sue is 52 and has a family history of breast cancer. She's concerned about the possibility of increased deductibles and out-of-pocket expenses with her group coverage if she was diagnosed with cancer. [Learn how a producer determined that Mutual of Omaha's Cancer Insurance was the right coverage for Sue.](#)
- **Protecting a Business with a Buy-Sell Agreement – [Listen to the podcast.](#)**

OneAmerica

- **Essential tools for Thanksgiving**

Easter and Thanksgiving are the two of the biggest days that clients are admitted to a LTC facility. The reason being is that the family is together and are forced to have the conversation about dad or mom not doing that well. This Thanksgiving will be like no other, but rest assured the health and well-being of the family is at an all-time high. Arm your advisors with two essential pieces that help guide people how to plan for an LTC event.

 - [Guide to Receiving Care](#)
 - [The impact of needing care](#)
- **Annuity Care and Annuity Care II updates**

Updates were made to the Continuation of Benefits options on Annuity Care and Annuity Care II products on November 21st. Review the [key details](#), including [transition rules](#) and [states](#) where changes apply.

- **Best interest is coming to Arizona & Iowa**
Arizona and Iowa have updated the requirements around best interest and suitability in annuity transactions. A new training will be required to be able to submit applications for any annuity products, including Asset Care annuity funding whole life. The changes will go into effect December 31, 2020 in Arizona and January 1, 2021 in Iowa. Watch for more details in the coming weeks on how to fulfill the new training and about the new forms to use in these states.
- **CARES Act waives 2020 required minimum distributions**
Each year OneAmerica announces their annual deadline for clients to request a required minimum distribution (RMD) to ensure their Policy Service team has time to process such requests. The Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, waives RMDs for the 2020 tax year. As a result, there will be no RMD deadline this year.
- **On-screen calculations for Asset Care illustrations**
Running Asset Care illustrations just got easier! A new feature allows you to [view calculations on screen](#) within the illustration software, similar to how they appear on the Care Solutions Calculator. You'll no longer need to generate a separate PDF to view total initial premium/single pay annuity premium, initial monthly LTC benefit, face amount and ongoing COB premium amount (where applicable).
- **Interest rates** – [View the rates effective November 15th](#).

Pacific Life - Lynchburg

- **Alabama Disaster Relief Order** – [Read the bulletin](#).
- **Underwriting Sweet Spots - built to fit the lives of real people**
Do you have clients who generally fit better than standard rate classes but could benefit from generous underwriting guidelines for medical-related conditions such as mild sleep apnea or non-medical-related lifestyles such as military duty? [Watch this video](#).

Also, [check out this guide](#) to learn all about the 12 competitive sweet spots where PL Promise can help you deliver the best underwriting offer to your client the first time.
- **A touch-free process**
Imagine being able to offer your client up to \$1 million in life insurance coverage with NO exam, NO lab work, NO hassle underwriting, and NO paper. YES, you can with Pacific Life! [See if your client qualifies](#).
- **Misconceptions, Life Insurance, & the Single Client** – [Read the article](#).

Principal

- **Get clients faster IDI protection with Simplified underwriting**
Simplified underwriting offers time savings for you and your clients. Our goal is to help you get IDI business on the books quicker and easier. We do that by eliminating the following:
 - Routine medical requirements¹, blood, urine, EKGs, and APSs
 - Financial verification
 - The need for clients to complete the full medical portion (Part B) of the application

Most people in the working population—those under the age of 503—are good candidates. Simplified underwriting is available for income and business protection solutions. [Show clients how easy it is to get their disability insurance using Simplified underwriting](#).

Protective Life

- **Strong Guarantees + Chronic Illness Coverage = One Reliable IUL**
Did you know that 7 in 10 Americans nearing age 65 will need long term care at some point in their lifetime?1 Yet,

only 1 in 4 IUL sales include a living benefits rider.

When you pair the ExtendCare chronic illness rider with Protective Indexed Choice UL, you can provide clients with a more robust coverage combination. [Get a sample illustration.](#)

- **Show your clients they can be certain with Protective** – [See how.](#)
- **Annuity interest rates** – [Download the latest announcement.](#)

Prudential Financial

- **There's more to retirement than accumulation**
A retirement strategy that focuses solely on accumulation can leave clients vulnerable. Be sure to help clients manage the risks they could encounter as well. That's where life insurance comes in, providing death benefit protection plus so much more. [Learn more.](#)

Securian Financial

- **Actuarial Guideline 49-A (AG 49-A) updates** – [Visit the site.](#)

Symetra

- **Protector IUL - a solid foundation with flexibility for life's changing needs**
In this [competitive analysis flyer](#), see how Symetra Protector IUL outperforms other permanent products in premium outlay, guaranteed death benefit duration, cash value accumulation potential and policy flexibility.
- **Symetra's Accelerated Underwriting Program and important year-end business deadlines** – [Get details.](#)
- **Annuity interest rates** – [See the update effective November 24th.](#)