

Weekly News

October 14, 2020

American General

- **Changes to commission statements** – [Get the important details.](#)
- **Max Accumulator+ IUL** – for clients focused on achieving long-term, tax-deferred cash accumulation – [Get more information and materials.](#)
- **Decode the hidden math of IULs**
Use these resources to improve your understanding of illustrations, IULs, bonus multipliers, and how it all really works.
 - [Video](#)
 - [White Paper](#)
 - [Presentation](#)
- **AG 49 updates to IUL illustrations** – [Learn more.](#)
- **2020 year-end processing dates and holiday hours** – [See the schedule.](#)
- **Temporary suspensions in effect on lapses, terminations, cancellations and other time-sensitive provisions for customers affected by recent declared emergencies**
 - [Alabama](#)
 - [California](#)
 - [Louisiana](#)
 - [Oregon](#)
- **WinFlex Desktop to sunset at end of 2020** – [Get details and learn about WinFlex Web.](#)

American National

- **Signature Guaranteed UL offers guarantees in uncertain times**
 - *Guaranteed Premium Rates* – Industry's top 3 carrier 100% of the time
 - *Guaranteed Death Benefit* – Choose to guarantee anywhere from ages 95 to 121
 - *Guaranteed Liquidity* – Activate the Cash Out Rider in year 15, 20 or 25 if you need the cash
 - [See product details and get producer and consumer materials](#)

Assurity

- **Accessing policies** - All policies mailed on or after March 1, 2020 will now also be available for access on the [MyAssurity customer portal.](#)

Genworth Financial

- **In-Force Rate Action announcements:**
 - [Arkansas](#): Pre-PCS
 - [Pennsylvania](#): PCS I and PCS II with Stable Premium Option

Integrity Life

- **Index annuity rates** – [See the rates effective October 15th](#).

John Hancock

- **Multi-million-dollar marketing campaign launched to raise awareness of John Hancock Aspire among Americans living with type 1 & 2 diabetes**
[Click here](#) to learn more about the campaign and get resources to reach out to your clients and prospects such as:
 - All-new producer site
 - 2020 Aspire business building kit
 - New digital tools
- **Advanced Markets News**
Read the [October 2020 issue](#); including:
 - Exploring the value proposition of life insurance
 - Addressing the four perils of life: how permanent life insurance can help with multiple needs
 - 5-minute video's
 - Invest in your life
 - Spousal access
 - Central Intelligence monthly court rulings & legislative updates

Legal & General America (Banner and William Penn)

- **New term pricing** – [Visit the term website for rates and guidelines](#).

Lincoln Financial

- **Crushing the "it's too expensive" objection** – [Read the article](#).
- **Market performance** – [View the client-approved, monthly snapshot](#).
- **Funds Management Performance** – [See the September updates](#).
- **Fixed annuity rates**
 - [National](#)
 - [New York](#)
 - [Lincoln OptiBlend 5 California](#)
 - [Lincoln OptiBlend 7 & 10 California](#)

Mutual / United of Omaha

- **Suze Orman Believes in LTCi**
[Read Suze's recent articles](#) to learn more about what she thinks; including how to justify premium adjustments.

- **NEW Disability Income sales idea** - [Protecting a Family's Mortgage.](#)
- **Resources to help you find clients and prospects who are good fit for Mutual income Solutions**
 - [Marketing material flyer](#)
 - [Marketing resources video](#)
- **Cancer & Heart Attack/Stroke Insurance** – [Get highlights and how to position the Critical Advantage portfolio.](#)
- **AG49-A and the Illustrated Indexed Loan Spread on IULs** – [Learn more.](#)

OneAmerica

- **Care Solutions interest rates** – [Download the rates effective October 15th.](#)

Pacific Life - Lynchburg

- **An innovative social media strategy to help grow your business**
[Read this article](#) for a 6-step approach that can enhance your social media strategy to create value and capture the attention of your target audience.

Protective Life

- **You shouldn't be selling the same IUL to every client**
It's important to compare your go-to IUL to competing solutions to make sure you're offering the product that best fits each client's unique needs. Check out Protective Indexed Choice UL when your clients want:
 - A face amount of \$500,000 or less
 - Chronic illness coverage
 - Flexibility to adjust their policy
- **Protective Lifetime Assurance UL** – a solid GUL
With guaranteed lifetime death benefit, cost-effective premiums and optional chronic illness coverage, Protective Lifetime Assurance UL is a good solution for clients who:
 - Want straightforward coverage with no surprises
 - Are concerned about affordability and sticking to a budget
 - Desire protection for potential long term care expenses
- **Annuity rates** – [See the latest rates.](#)

Prudential Financial

- **Show clients how life insurance helps address the 4 facets of retirement**
[Use this new interactive infographic](#) for:
 - Protecting their family and legacy
 - Addressing their need for accumulation
 - Allowing for supplemental income
 - Offering a way to offset the risk of chronic illness expenses

SBLI

- **Accelerated Underwriting maximum face amount increasing to \$750k** – [Get details.](#)