

Weekly News

October 21, 2020

Industry Articles:

- **Why Advisors Should Tell Clients About Income Protection Now**
One reason: Look at what's happening out there with the pandemic. [Read more.](#)

American General

- **Preserve your client's home with life insurance**
Mortgage is one of the top financial concerns for consumers. In fact, paying off a mortgage is an increasingly common reason for people to purchase life insurance. [Use these ready-to-go promotions to show your clients the value of life insurance in protecting their homes and their loved ones.](#)
- **Show clients the full IUL story without bonus multipliers**
Understand how a product like [Max Accumulator+](#), with no IUL bonus multiplier, provides much more stable results in all interest rate scenarios.
 - [Video](#)
 - [White Paper](#)
 - [Presentation](#)
 - [Non-Medical Underwriting](#)
- **Help clients manage their loved ones expenses even after they're gone**
The [Select Income Rider on Value+ Protector](#) is a no-cost rider that helps ensure the money set aside for beneficiaries is not mismanaged and there when they need it.
- **A great way to show clients all the useful benefits of life insurance**
Help change the life insurance conversation by revealing knowledge gaps around the critical role of life insurance. With this new installment of AIG's Life IQ program, they're testing life insurance IQ with an interactive online quiz. [This brief engaging quiz](#) shows that modern life insurance can provide all kinds of useful benefits while clients are still living. That's why the quiz is called Get more out of life (insurance).
- **Annuity rates** – [See the rates effective October 19th.](#)
- **New Power Index Premier NY NAIC training** – [Get details.](#)
- **Annuity Connections** - [Read the October 2020 issue.](#)
 - NEW! Power Index Premier NY
 - Searching for more yield?
 - Recover. Preserve. Restart.
 - Emotions and your money
 - Client Connections website
 - Learn about index options
 - New Idaho annuity disclosure form

American National

- Due to the difficulty of obtaining medical exams and APS requirements in many areas, American National has decided to continue its expanded COVID-19 accelerated underwriting criteria.
- Learn why you should offer Strategy Indexed Annuity PLUS
 - [See the ASIA PLUS 7 brochure](#)
 - [See the ASIA PLUS 10 brochure](#)

Assurity

- **Now's the time for critical illness insurance**
[Learn more about Assurity Critical Illness Insurance](#); and get resources for both you and your clients.
- **Clarification for policy access now available on MyAssurity customer portal**
All policies mailed on or after April 22, 2020 will now also be available for access on the [MyAssurity](#) customer portal. This provides your clients with the option to view an electronic copy or download their policy as originally issued. This is an additional offering and does not replace Assurity's current handling of policy delivery and requirements gathering.

Integrity Life

- **Clients taking income from a down portfolio?**
It makes sustaining withdrawals more difficult. [Help them add certainty to their retirement with an annuity strategy.](#)
- **Help clients create an income gift for a grandchild - or a whole family**
[Consider two annuity-based multigenerational income strategies.](#)

John Hancock

- **Important Year-End Reminders** – [Read the announcement.](#)
- **Protection UL talking points**
With competitor GUL premiums continuing to rise and many carriers leaving this market altogether, there has never been a better time to tell the Protection UL story. [Use these talking points to help get the conversation started.](#)
- **NEW Long-Term Care Rider producer presentation**
Learn more about the importance of planning for long-term care and see how a John Hancock permanent life insurance policy with the LTC rider can help provide a meaningful solution. Download the [PowerPoint presentation with notes](#). Or, simply use this [.pdf version](#).
- **Accumulation IUL '20 approved in Delaware and Florida**
It has now been approved in all states except CA, DC & NY. If seeking the Accumulation IUL '19 product, applications must be received by October 24th and all issue requirements must be received by November 24th.
- **Now available in Washington** - [John Hancock Aspire](#) and [John Hancock Vitality GO](#).
- **New devices coming to John Hancock Vitality**
 - Apple Watch 6
 - Apple Watch SE
 - Amazon Halo
 - Fitbit Inspire 2

Legal & General America (Banner and William Penn)

- **New term pricing** - [Visit the updated term webpage for product specifications & materials.](#)

Lincoln Financial

- **Product launches!**
Lincoln WealthAccumulate 2 IUL (2020) & WealthPreserve 2 IUL (2020)
[Get details.](#)
- **Asset location is as important as asset allocation**
Help your clients understand the ways cash value life insurance can be beneficial in addressing financial planning challenges, such as taxes and market volatility. [Read the article.](#)
- **2020 tax strategies using life insurance**
 - Help clients keep their estate plans on track, even if tax codes change – [Read the article.](#)
 - Hear how to illustrate life insurance solutions to address changes from the SECURE Act like the potential income tax due for nonqualified beneficiaries – [Listen now.](#)
 - How to talking to older millennials – [Learn how to attract and best serve them.](#)
- **Lincoln Leader for Annuities** – [Read the October 9th issue for the latest updates.](#)
- **Year-End Life Underwriting & New Business Guidelines** – [Read the announcement.](#)

Mutual / United of Omaha

- **When your Final Expense clients need a little more death benefit, look to IUL Express**
[See the sales concept.](#)
- **An Income Advantage IUL policy can adapt to your clients life changes**
[See the Change of Situation brochure.](#)
- **Let your clients know LTCi provides in-home services**
Some clients considering an LTCi policy believe the benefits would only cover services provided in care facilities. And since they don't plan to go to a care facility, they may think they don't need to purchase long-term care insurance. [Download the flyer.](#)
- **Show clients the value of LTC Care Coordination**
The need for long-term care services can come on slowly, or it can happen overnight. No matter when it happens, families often struggle to find appropriate care for their loved one. A care coordinator can help. [Read more about this built-in benefit.](#)
- **DI Choice Portfolio changes in California**
Effective November 1, 2020 elimination period options 30 and 60 days will no longer be available. [Read the announcement for transition rules.](#)
- **Mutual Income Solutions – NEW DI PRODUCT** – [Learn all about it.](#)
- **Help clients overcome their objections to the cost of DI**
Help your clients put the true value of disability income insurance in perspective. [Learn more.](#)
- **Critical Advantage products**
 - [How to introduce them to your clients](#)
 - [Show clients how these products protect them at different stages in their lives](#)

OneAmerica

- **How to have the LTC conversation** – [Learn about the 2 key ways.](#)
- **Annuity Care and Annuity Care II** – [See the updates coming November 21st.](#)

Pacific Life - Lynchburg

- **7 Reasons Why Life Insurance Is Important to Single Clients** – [Read the article.](#)

Protective Life

- **Protective Classic Choice Term is more competitive than ever**
You can usually find it at the top of the quote list. And you can offer 35- and 40-year term periods, making Protective one of only three carriers to offer term coverage beyond 30 years.
- **Ease two risks with one powerful combo**
Protective Indexed Choice UL paired with their ExtendCare Rider protects clients from multiple risks — providing chronic illness coverage while they're living and death benefit protection when they're gone. [Download the flyer.](#)
- **Annuity rates** – [See the latest rates.](#)

Prudential Financial

- **Index Advantage UL 2018 Illustration update for AG49-A** – [Read the bulletin.](#)
- **Revised Agent's Reports** – [Get details.](#)
- **Important Year-End Transaction Guidelines** – [Read the announcement.](#)

SBLI

- **Accelerated Underwriting NOW available to \$750K**
[Learn more about SBLI's end-to-end digital solution for term and whole life](#) – now with accelerated underwriting up to \$750k for all risks with no medical exam and guaranteed no in-person contact. Available through United Underwriters **Drop&Go!**

Securian Financial

- **Do your clients have a tax efficient legacy?**
Qualified plans are a good way to accumulate money for retirement — but not so efficient for transferring a legacy to the next generation. If your clients don't need the money for retirement, why not help them create a tax-efficient legacy for their loved ones? [See the brochure.](#)
- **WriteFit Underwriting** – [This new flyer explains the what, why and how.](#)

- **SecureCare maximum payment age extended to age 80 in IN, HI & NJ**

The new issue agent limits are:

| Premium duration | Previous issue age limit | New issue age limit |
|------------------|--------------------------|---------------------|
| Single | 75 | 75 |
| 5-pay | 70 | 75 |
| 7-pay | 68 | 73 |
| 10-pay | 65 | 70 |
| 15-pay | 60 | 65 |

Given the historic volatility in today's market, not all clients are willing or able to afford purchasing a policy in one lump sum. That's when SecureCare's multiple premium payment options (5-, 7-, 10- and 15-years), combined with the increase in its maximum payment age, can really come into play. [To help you create LTC plans outside the box, check out these five multi-pay sales ideas.](#)

- **Value Protection IUL to be discontinued November 25, 2020** – [Get details.](#)

Symetra

- **Updates to underwriting guidelines** – [Get details.](#)

Transamerica

- **No cost Concierge Planning Rider on Financial Foundation IUL**
[Take a closer look by watching this video.](#)