

Weekly News

October 28, 2020

Industry Articles:

- **How to Keep Financial Conversations Simple**
Know the science, but connect with clients with the basics. [Read more.](#)
- **How Much to Save for Retirement Is Workers' Top Financial Concern: TIAA Survey**
About 60% of survey participants told TIAA they're falling behind. [Read more.](#)
- **How to Respond to 12 Common Client Objections**
These aren't obstacles needing to be flattened. They are concerns needing to be addressed. [Read more.](#)
- **Long-Term Care Awareness Month Approaches Like an Avenging Angel**
This year, more than ever, families without LTC plans had a plan for nightmares. [Read more.](#)
- **Why an Economist Says Your Clients Should Buy Annuities Early**
Anthony Webb is locked down on a Greek island. Here's what the economist is thinking about now. [Read more.](#)

American General

- **Mythbusting election perceptions**
[Use this interactive, online presentation](#) to explore common truths and misconceptions of how election outcomes can impact client finances; or [share the informative white paper](#). Then follow up with a discussion on how life insurance plays an important role in financial futures.
- **Not selling a lot of life insurance?**
Life Insurance might not be the only or even the primary financial product in your catalogue, but sometimes it's as simple as knowing how to bring it up! [Here are some great materials to help you engage clients and facilitate sales.](#)
- **Help clients look forward to their retirement future with confidence**
AIG's NEW interactive consumer tool - [Life with Confidence](#) - can be used with clients to explain IUL in an easy-to-follow and engaging format, so they can learn at their own pace.
- **IUL provides UPSIDE potential and DOWNSIDE protection**
Learn more about [Max Accumulator+ IUL](#) with [non-medical underwriting](#).
- **AG 49 updates to IUL illustrations – [See the highlights.](#)**
- **Increase your clients financial security**
Your clients can be better prepared for life's unexpected expenses by adding life insurance with a chronic illness rider. Unlike a long-term care policy, life insurance living benefits are not a "use it or lose it" feature. [Share this infographic](#) or this [eye-opening video](#).

- **Guarantee rising income even when taking withdrawals**
Provide clients with more income for retirement with the Power Series of Index Annuities issued with the Lifetime Income Plus Flex guaranteed living benefit rider even while they are taking lifetime withdrawals. [See the illustrated flyer.](#)
- **Important information for customers affected by recent declared emergencies**
 - [California](#)
 - [Louisiana](#)
 - [Oregon](#)
 - [Alabama](#)

Assurity

- **Assurity's critical illness insurance product is the perfect fit for our high-deductible world**
[Download the Sellers Guide](#) to see just how easy it can be to sell CI on its' own or as an add-on.

Genworth Financial

- **In-Force Rate Action announcement:**
 - [Connecticut](#): Choice 1 with Stable Premium Option
- **Commissions** - [1099-NEC \(previously 1099-MISC\) 2020 Tax Information](#)
- **Million Dollar Round Table (MDRT)** - [Certification process begins January 15, 2021](#)

Mutual / United of Omaha

- **Help teach clients about ways they can reduce the taxes they pay in retirement**
[Listen to the podcast.](#)
- **IUL Express - an ROP alternative for older clients**
An IUL Express policy is a great option for your clients 51 or older who aren't eligible to get the Return of Premium feature in our Term Life Express 30-year policy. [Learn more.](#)
- **Honest and simple IUL products**
While other companies are scrambling to adjust their products to comply with the new regulation, Mutual of Omaha IUL products won't need to change. They've always been committed to developing simple, compliant and client-friendly IUL products your customers want and can understand. [Learn more.](#)
- **Converting Term Life Express policies into permanent coverage** – [See the benefits for you and your clients.](#)
- **Provide clients with Accelerated Benefits at no additional cost** – [Learn more.](#)
- **Updated Transfer Guidelines for Simplified Life products** – [Get details.](#)
- **Phase 2 of LTC new business rate refresh and benefit changes**
On September 1st, Mutual of Omaha implemented a [new business rate refresh and benefit option changes](#) to their MutualCare Solutions Portfolio in 32 states. Effective November 1st, they will implement 5 additional states for the rate refresh and benefit changes. [Get the details.](#) [Read the best practices.](#)
- **DI for Corporate Executives** - [Learn how to start a DI conversation and where to prospect.](#)
- **Protecting Self-Employed Individuals with DI**
Help self-employed clients understand how important disability income insurance is to their financial plan. [Learn how.](#)

OneAmerica

- **Options for clients over 70** – [See part 1 of this series.](#)
- **Updates to Continuation of Benefits options on Annuity Care & Annuity Care II products on November 21st**
Review the [key details](#), [transition rules](#) and [states](#) where changes apply.
- **Regulatory requirement impacting Asset-Care IV in California**
Due to a change in calculation requirements under the non-forfeiture regulations, there will be a small impact to values illustrated prior to October 24, 2020 and how the policy is issued for Asset-Care IV only. The result will be a slight increase in surrender values early in the contract. This will have no impact on premium, face amounts or LTC benefits. Due to a very small impact that is beneficial to the client, there will be no transition rules. Policies issued after October 24, 2020 will receive the new values; no revised illustration will be produced. Asset-Care IV is only available in California. No other products are impacted by this change.

Pacific Life - Lynchburg

- **Enhance your social selling efforts** – [Get started here.](#)
- **Looking to grow your LinkedIn network?** – [Here are 30 ways in 30 minutes.](#)
- **Ideas for a stronger LinkedIn profile** – [Learn how to stand out.](#)
- **Maximize your selling efforts** - [Check out 6 apps to power up your social media prowess.](#)
- **6 social media steps to success** – [Read the article.](#)
- **It's time to prepare for 2020 Year-End** - [Important dates and information.](#)
- **Disaster Relief for Oregon** – [Get details.](#)

Principal

- **Help employers reward top talent with a discounted DI benefit** – [Get tools and learn more.](#)

Protective Life

- **Introducing Executive UL – NEW PRODUCT**
Protective's newest solution - [Executive UL](#) - is built for the business market. This universal life insurance program is designed for group term carve out plans; and can help you win additional growth opportunities in the business market.
- **Protective Lifetime Assurance UL**
With its guaranteed lifetime death benefit, surprisingly low premiums and optional chronic illness coverage, Protective Lifetime Assurance UL is a valuable GUL solution for your clients and their families. It can be easy and quick to identify clients who can benefit from a GUL.
 - Looking for guaranteed death benefit protection
 - Concerned about potential long-term care expenses down the road
 - Interested in level pay premiums
- **Protective Advantage Choice UL has been repriced** – [Get details and transition rules.](#)
- **Big change to ExtendCare**
Protective's enhanced ExtendCare rider defines chronic illness as a 90-day loss of Activities of Daily Living (ADL). Now clients can access coverage even sooner should a qualifying event occur. [Learn more.](#)

- Annuity rates – [Download the latest rates.](#)

SBLI

- Accelerated Underwriting now to \$750K – [Learn more.](#)

Securian Financial

- AG 49-A illustration changes effective November 21, 2020 – [Get details.](#)
- 2020 Year-End Guidelines – [Important dates and information.](#)

Symetra

- AG49A transition rules and UL crediting rate changes – [Get details.](#)
- Annuity rates – [See the rates effective October 29th.](#)