

# Weekly News

September 2, 2020

## Industry Articles:

- **It Can't All Be for Nothing**  
The author looks at finding your 'why' in the advisory world. [Read more.](#)
- **7 Reasons to Deliver a Zoom Webinar**  
Sure, everyone is doing them. The author says everyone is doing them because they work. [Read more.](#)
- **9 Reasons to Call Your Client Right Now**  
The bad news: The Situation. The good news: There's plenty to talk about. [Read more.](#)

## American National

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- **Annuity rates** – [See the rates effective September 1, 2020.](#)

## Assurity

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- **Get essential life insurance tools**  
You don't have to sell alone. Assurity's tools make life insurance sales easy. Show your clients the importance of life insurance with helpful articles on [term life with optional return of premium](#) and [choosing the right kind and amount of life insurance](#) as well as a range of useful flyers. Close the deal with a wide range of consumer materials for:
  - [Term Life with optional return of premium](#)
  - [Whole Life](#)
  - [Single Premium Whole Life](#)

## Illinois Mutual

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- **20 minutes. All new clients.**  
One of the most important components that makes up a business is employees, but it can seem challenging for small business owners to compete with the benefit offerings of multinational corporations with far more resources.  
  
Learn how you can level the playing field for these small businesses while also opening up your current product offerings to a whole new client base. With one conversation with a business owner or HR representative, you've suddenly gained all of their employees as potential clients. [Sign up for a 20-minute webinar with Illinois Mutual.](#)

- **John Hancock teams up with Amazon to bring Halo to John Hancock Vitality**

John Hancock announced a strategic collaboration with Amazon. They are proud to be the only life insurer to be a part of the launch of Amazon Halo — the latest in personal health technology.

As part of their relationship with Amazon, Halo will become the featured complimentary wearable for the John Hancock Vitality Program. All new John Hancock Vitality PLUS customers will be eligible for a complimentary Amazon Halo Band and a three-year Halo health and wellness membership.

Amazon Halo brings together innovative tools to help your clients better understand how their daily choices and behaviors – from their activity, to their sleep, and even the way they communicate – are all connected so that they can measure, understand and improve their overall well-being.

View the [FAQ](#) and [learn more about Halo here](#).

- **Record-low interest rates create wealth-transfer opportunities for high net worth clients**

The Applicable Federal Rates (AFR) have hit an all-time low — and that can present opportunities with your high-net-worth clients. Now is the time to talk to them about planning solutions that take advantage of low interest rates, particularly with the November election looming and uncertainty surrounding the future of the estate tax exemption.

[This article gives you a firsthand look at several of these opportunities, including common scenarios and case studies.](#)

## Legal & General America (Banner and William Penn)

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- **ExamOne will offer text notifications**

Starting September 8, 2020, ExamOne will update their laboratory slips to provide customers the option to opt-in for text notifications. For clients participating in ExamOne's online laboratory results program (*Inside Look*®), the applicants will receive notifications via text message when their lab results are available.

For online results, the applicant can visit [Applicant.ExamOne.com](http://Applicant.ExamOne.com) to register and access their lab report. The applicant will securely access their results with two-factor authentication.

- **Grace Period extension**

Legal & General America extended the grace period to 90 days of coverage for any policies with premiums due from March 15, 2020 on. This extension of the grace period ended as of July 15, 2020. The standard grace period now applies. Should customers experience any hardships, please have them contact Customer Care for assistance.

- **Oklahoma is no longer a pre-appointment state**

Oklahoma recently revised their Appointment of Producer Licensing Act to remove the pre-appointment requirement for life and annuity sales. Agents no longer need to be appointed with an insurance carrier prior to soliciting business.

## Mutual / United of Omaha

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- **New materials for the Long Term Care media kit**  
Mutual of Omaha has created new marketing materials to help explain the MutualCare Solutions benefits to your producers.
  - **You can start with how they stack up to the competition**
    - [MutualCare Portfolio Competitive Brochure](#)
  - **New Sales Ideas**
    - [Calendar Day Elimination Period](#)
    - [Home Health Care](#)
    - [Monthly Benefit](#)
- **Express Newsletter**  
In [this issue](#):
  - Life Insurance for Living brochure is a great way to start the conversation this September about the importance of life insurance
  - Navigating an IUL illustration using the new contents menu
  - Seminar packages available to help you connect with prospective clients
  - LTC New business rate refresh and benefit changes
  - LTC age restrictions lifted in all states
  - Updated marketing materials now available
  - LTC rate adjustments for IL & NC effective November 1, 2020
  - LTC rate adjustments for RI effective December 1, 2020
  - Three essential components of the DI underwriting process
  - Protecting the largest investment - your client's house
  - Start the DI conversation so your clients are prepared for the unexpected
  - Eliminate the need to order paper applications by using a convenient e-Application
  - The Critical Advantage Portfolio has products for multiple stages of your client's life
  - Annuity interest rates will be decreasing for September 1, 2020
  - WinFlex Desktop discontinuation on January 1, 2021

## OneAmerica

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- **Care Solutions Newsletter**  
In [this issue](#):
  - Explore the new LTC-focused interactive site
  - Coming soon to OneSource Online – client contact information
  - Industry-leading maximum issue ages from OneAmerica
  - Enhancing your Care Solutions experience in 2020
  - Financial strength at OneAmerica: Integrity backed by ratings
  - Care Solutions state licensing guide

## Protective Life

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- **Unsure which clients could benefit from Lifetime Assurance UL?**  
With its guaranteed lifetime death benefit, level-pay premiums and predictable payment structure, [Protective Lifetime Assurance UL](#) is designed for clients seeking stability and guaranteed security from their life insurance policy.
- **Know What Matters Newsletter**  
In [this issue](#):
  - New pricing for Protective Classic Choice Term
  - More enhancements coming to Protective Velocity
  - Protective Guaranteed Income Indexed Annuity product updates
  - California claims handling requirements
  - New rider available in California

## Securian Financial (Minnesota Life)

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- **Paying initial premiums online just get better**

With our new online feature, your clients can not only set up recurring payments but also pay for more than one policy at a time

Paying an initial life insurance premium can be done in three easy steps:

- Go to [securian.com/initial-premium](https://securian.com/initial-premium)
- Enter a few pieces of information
- Review and submit

[Use this flyer to provide your clients with easy-to-follow instructions.](#)

- **SecureCare's new pricing available in AZ, CT, DE and ND on September 5<sup>th</sup>**

To run an illustration with the new pricing or the extension of payment durations to age 80 in Arizona, Connecticut or Delaware, you must select "yes" for "Rate update preview" when running the illustration.

*Please note:* if you run a quote with the new rates or payment duration extension, you will not be able to generate a PDF of the proposal until the product updates go into effect on September 5, 2020.

For additional information about SecureCare's product updates in these states, [view the original announcement](#).

## Symetra

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- **Sales Flash Newsletter**

In [this issue](#):

- Changes to Symetra Accumulator IUL index cap and participation rates
- Trust planning in a new tax paradigm
- Underwriting and new business solutions to make your life easier

- **Annuity rates** – [Download the rate sheet effective August 31<sup>st</sup>](#).