

# Weekly News

September 30, 2020

## Industry Articles:

- **The Paradox of Prospecting**  
Everything works. Nothing works. [Read more.](#)
- **Lincoln Financial Sells Consumers on Talking**  
A new, pandemic-era TV commercial promotes the concept that 'every conversation with a loved one is a good one.' [Read more.](#)
- **4 in 5 Americans Lack Retirement Planning Knowledge: American College**  
The survey participants had no clue about how likely they are to need long-term care. [Read more.](#)

## American General

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- **Fun, fast facts to test your client's life insurance IQ**  
7 in 10 Americans believe Life Insurance will protect their ability to live a long, financially secure life, yet half don't have insurance or are unsure if they do.  
  
Test your client's Life Insurance IQ with Fast Facts, available on a brand new educational consumer website – [AIG Life Insurance IQ](#).  
  
The website launches on the heels of a new AIG study that aims to tackle the life insurance gap and help you boost client's knowledge about the value of life insurance. The site features:
  - Fun Fast Facts to test you and your client's Life Insurance IQ
  - Results from the new AIG Life Insurance IQ Study
  - Engaging videos
  - Informative flyers
- **Long-term illness happens unexpectedly. Are your clients prepared financially?**  
By adding life insurance with chronic illness riders to their financial plans, your clients can be better prepared for life's unexpected expenses. Gain the traditional values of a life insurance policy – death benefit for their loved ones – plus living benefits to help pay for LTC expenses while keeping their investments intact.  
  
Unlike a long-term care policy, life insurance living benefits are not a "use it or lose it" feature. In the event of a qualifying condition, clients have the power to choose how the funds are used.
  - [Start with who you know](#)
  - [Share LTC conversation starters](#)
  - [Watch this eye-opening video](#)
- **Illness – another reason to buy life insurance**  
Illness will impact most people during their lifetime. 92% of older adults have at least one chronic

illness and the reality is 70% of Americans could not pay an unexpected medical bill of \$4,000. [Use this infographic to show clients.](#)

- **Understanding indexing concepts**

Set yourself apart and build credibility with your clients by gaining a deeper understanding of the concepts and elements used in indexing that are important but often overlooked. [Play the presentation.](#)

- **Introducing Term Conversion with Accelerated Access Solution Rider**

As of 8/31/2020, Select-a-Term policies issued in the past 5 years could be eligible to convert to a permanent policy with the AAS Rider. Want some tips on an easy transition? [Check out this Quick Tips flyer.](#)

- **Why choose AIG?**

[Use this informative new consumer-approved flyer](#) with your clients to help explain what selecting an "AIG Life & Retirement" solution really means.

- **Updated Request for Transcript of Tax Return** - [Learn more.](#)

- **Year-end processing dates and holiday hours** - [Download them here.](#)

- **New form required for New York Term Conversions** - [Learn more.](#)

- **Important information for Insureds living in California** - [Get details.](#)

## Genworth Financial

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- **In-Force Rate Action announcements:**

- [Alaska](#): PCS II & Choice 1 w/Lifetime Stable Premium Option

- [Hawaii](#): PCS II, Choice 1

- [Wisconsin](#): Privileged Choice & Classic Select w/Stable Premium Option & 1% Benefit Increase Option

- **2020 Commission Payments** - [Read the bulletin.](#)

## Illinois Mutual

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- **DI + Y: Cover yourself first!**

The financial services industry is a very personal one. Your clients look to you for guidance with some of their most important financial decisions – from leaving a legacy to protecting their most important possessions.

Very few people can prepare for the future if they have a sudden loss of income. And it can be difficult to explain the peace of mind that comes with this coverage unless you've experienced it yourself.

Using yourself as your first DI sale gives you firsthand experience in the application process so you can better explain it to your clients. Plus, the regular renewal commissions for DI will make you wonder why you haven't been selling it all along.

## Integrity Life

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- **Indextra: 100% Participation Rate**  
Sell the potential of 100% participation with Indextra Fixed Index Annuity's 3-Year GS Momentum Builder Multi-Asset Class Index. [See the rates.](#)
- **Be S.T.R.O.N.G.**  
Help clients create a strong retirement plan. [This new S.T.R.O.N.G. one-page sales tool opens eyes to the benefits of an annuity strategy.](#)
- **3-Click Income Calculator**  
Income success? Income failure? [Find out in 3 quick clicks.](#)

## John Hancock

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- **Introducing the NEW Accumulation IUL**  
The new Accumulation IUL ('20) makes it easier than ever for you to grow your accumulation sales by offering:
  - **Unmatched retirement income potential**, giving clients a great way to diversify and enhance their long-term financial plans
  - **A new Select Capped Indexed Account**, providing another strong option for your more conservative clients who want growth potential while enjoying the security of Accumulation IUL's downside protection

It has been approved in all states except California, DC, Delaware, Florida, Guam and New York. JHIllustrator will be updated as states are approved.

All Accumulation IUL '20 illustrations will be run under the new AG49-A guidelines. How will it impact IUL illustrations?

- Effective November 25, 2020, the National Association of Insurance Commissioners will enact enhancements to Actuarial Guideline XLIX (AG49) known as AG49-A. By this date, all IUL illustrations sold by US life insurers, including John Hancock, must comply with these new regulations. [Click here for additional information.](#)
- **Enhancing the client experience through behavioral economics – podcast**  
This month on Hancock Talks, you'll explore the connection between behavioral economics and financial decision-making.

[Listen now](#) to look into:

- Ways behavioral economics can help close the life insurance coverage gap
- Tactics you can use to help counteract the fear and confusion that can be hindering a client from making a financial decision
- The guiding principles of behavioral economics that can help you close more sales
- "Soft skills" that can benefit sales and client relationships — especially at this time when we're conducting business remotely
- Reasons now is the time to sell John Hancock life insurance products

## Mutual / United of Omaha

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- **A Planning Strategy to Cover Retirement Expenses – SALES IDEA**

Often adult children may have to step in and help out with their parents' retirement expenses. Typically, this means writing checks from the parents' checkbook. But, what happens if those funds are depleted? It may mean the child has to write checks from their own checkbook.

Help your clients plan for this situation using a Life Protection Advantage IUL policy. Learn how by reading [How Will Your Client's Retirement Expenses Get Paid?](#)

- **Share the LTC consumer-approved video with clients**

This short video tells a compelling story. Use it to get people thinking about the future and talking about their potential need for long-term care services. [Click here for the flyer to choose the right version for you.](#)

- **Encourage clients to purchase LTCi now, not later**

Even if your clients understand the value of long-term care insurance, purchasing a policy often isn't a top priority. But they may not be aware there's cost associated with waiting. [Read more.](#)

- **If you knew nearly 70 percent of your clients could be in jeopardy of losing their home, how would you help?**

Serve your clients as best you can and look at Priority Income Protection, a quick-issue and simple disability income insurance product. Designed to be straightforward, easy-to-understand and can supplement existing group coverage to help clients complete their protect needs. Talk to Jeff Philibotte at United Underwriters (800-258-7296 / [jphilibotte@uuinc.com](mailto:jphilibotte@uuinc.com)) to learn more.

- **Use this real-life Disability story**

Bill was driving home and was in a car accident. The coverage from his policy helped him focus on his recovery, not how he was going to pay the bills. [Watch his story.](#)

- **Paying for out-of-pocket Costs**

We all know someone who has received a cancer diagnosis, and in today's world, a diagnosis doesn't mean all hope is lost. With a Cancer Insurance policy from Mutual of Omaha, you can help your clients focus on their recovery by offering them a lump-sum payment that can be used for any out-of-pocket expense including:

- Replacing lost income
- High deductibles
- Everyday expenses like bill and groceries

[Use this flyer to show your clients how Cancer Insurance can help fill their coverage gaps.](#)

## OneAmerica

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- **Help clients understand the claims process**

When a OneAmerica policyholder needs long-term care, their loved ones can count on the support they need to submit a claim.

Easily explain how the Care Benefit Concierge will go the extra mile to help claimants navigate the process with ease. [These multimedia pieces show how the personalized service can make a difference when submitting a claim.](#)

- **New tool for connecting with customers**

This [new interactive website](#) was created to help customers understand the importance of securing their retirement with long-term care protection from OneAmerica.

One of the best ways to help introduce both customers and producers to the site is by promoting it

on social media. That's why we've created these assets for you to share with your network. [These social media posts](#) are based on the three retirement goals highlighted on the new website. They include:

- Spending more time with family
- Making sure retirement income lasts
- Finding more time to pursue hobbies and interests

By attracting your customers with targeted posts, you'll be able to pique their interest by addressing their primary retirement concerns.

## Pacific Life - Lynchburg

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- **Fish where the fish are: How to find your next lead online**

To reel in leads in the digital landscape, you need to cast out the right kind of bait. [Read this article for interactive and valuable ways to engage potential customers.](#) Give them a reason to want to know more.

- **7 ways businesses can help their communities during a crisis**

Businesses provide essential goods and services, support the local economy, and build strong relationships with community members. In times of crisis, many businesses want to do even more. [Read this article for ideas on how to help local communities in a meaningful way right now.](#)

- **Ways hiring more women can benefit businesses**

Recruiting more women to a business can offer many benefits such as new networking opportunities, diversity in leadership, and entering new markets. [Read more about women in the insurance industry.](#)

## Protective Life

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- **Big news — Classic Choice Term has been repriced again**

Protective is committed to keeping Classic Choice term as one of the most competitive term products in the market.

They rank:

- Top 3 option 96% of the time in monthly pay scenarios
- Top 3 option 91% of the time in annual pay scenarios

And, don't forget! They recently added 35- and 40-year term periods, making Protective one of only three carriers to offer term coverage beyond 30 years. Now that's a big deal. [Download more information.](#)

- **Guaranteed Universal Life – Designed for long-term planners. Designed for life!**

More than 1/3 of the population worries that a future long-term care expense could deplete their savings.

When you have clients who are long-term planners, recommend Protective Lifetime Assurance UL. It's designed for those wanting guaranteed lifetime protection and the ability to supplement their coverage with living benefits — like Protective's chronic illness rider, ExtendCare. [Download more information.](#)

- **Annuity interest rates – [See the latest rates.](#)**

## Prudential Financial

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- **Help clients prepare for a changing tax landscape**  
Since taxes are subject to political and economic factors, they change and so can pose an ongoing challenge for clients trying to plan for their future.

Help clients navigate this uncertainty with the tax benefits of life insurance using this [new interactive kit](#) (iKit).

## Securian Financial

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- **The optional No Lapse Guarantee Agreement on Eclipse Survivor II IUL**  
Eclipse Survivor II IUL now has an optional No-Lapse Guarantee Agreement (NLGA) so you can design a survivorship product to meet your client's accumulation or protection needs.

With the NLGA, your clients can dial the guaranteed duration up to age 120.

[See the Eclipse Survivor II IUL product highlights.](#)

- **Put your prospecting on autopilot**  
The [WriteFit Underwriting consumer marketing toolkit](#) is a turn-key digital campaign kit to help bust common misconceptions about getting life insurance – and position you as the expert your prospects need.

This kit helps prospects understand how WriteFit Underwriting can help them get the coverage they need quickly, easily and – perhaps most importantly in today's world – remotely.

Inside the kit are pre-built social media campaigns for Facebook and LinkedIn, plus ready-to-blast prospecting emails. In other words – the tools needed to help you fill your appointment book.

- **Premium Deposit Account rate change** – [Get details.](#)

## Symetra

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- **Annuity interest rates** – [See the rates as of September 29<sup>th</sup>.](#)