

Weekly News

September 9, 2020

Industry Articles:

- **What Your Clients Want to Talk to You About**
More than half of the ones who took a survey said they would like to discuss family members' finances. [Read more.](#)

American General

- **Select-a-Term Conversions**
Fully underwritten Select-a-Term policies could be eligible to convert to a permanent policy with the Accelerated Access Solution (AAS) chronic illness rider.

Eligible Select-a-Term policies are:

- Issued in the past 5 years and attained age up to 60 or younger
- Underwriting class of Standard and better (no table rating, no flat extra)
- [Get complete details.](#)

American National

- **Learn how to respond to retirement plan objections**
Find out how this [one vital sales strategy](#) can help you direct attention to all of the positives as well as the options clients have when adopting a plan.
- **Offer safe and reliable life insurance to clients during these tenuous times**
[Learn about American National's Signature Guarantee Universal Life Insurance](#) and how it can provide security for your clients. See how the guaranteed death benefit in tandem with living benefit riders set this product apart from others when it comes to offering stability in times of uncertainty.
- **Guide clients to a financially secure future through the sale of an annuity or life insurance policy**
[Check out this new series on product sales tactics](#) to brush up on your skills and learn how you can enhance your clients' portfolios! In part one, discover how an Annuity Wealth Transfer Strategy can up your sales game.
- **Updated Palladium Multi-Year Guarantee Annuity** – [Get details.](#)

Assurity

- **Tips from the Insurance Pros**

Boost your sales by getting tips and strategies from the top insurance sales professionals. Master your approach with conversation starters, take an in-depth look at effective sales ideas and learn more about your clients in [Assurity's podcast series](#).

Genworth Financial

- **In-Force Rate Action announcement**

- [Delaware](#): Privileged Choice & Classic Select w/Flexible Benefit Option & 1% Benefit Increase Option

John Hancock

- **Offer a proven strategy for stability**

While markets have been volatile, John Hancock's indexed UL portfolio continues to offer customer value, with the three most recent segment returns more than 5% — including hitting the cap rate in August, [as seen here](#).

- **How will your clients pay for long-term care?**

As your clients plan for a long and secure retirement, a key step is considering how they will pay for a long-term care event without putting the financial, emotional and physical burden of informal caregiving on their loved ones. One way to help that planning is to [share an estimate of the costs to expect](#).

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

In case you missed the news, John Hancock announced a [strategic collaboration with Amazon](#) and are the only life insurer to be a part of the launch of Amazon Halo — the latest in personal health technology.

You'll be hearing more about Halo and when it will be available to your clients soon. Until then, please [learn more about Amazon Halo here](#). We've compiled a [producer FAQ](#) to address some of your questions, as well as one to answer any [client questions](#).

- **Helping you sell John Hancock Aspire**

Do you have a client living with diabetes? With more than 30 million Americans diagnosed with type 1 or type 2 diabetes, chances are you do. Make John Hancock the first carrier you think of when working with these clients, because they are the only carrier offering a life insurance solution specifically designed for them.

With John Hancock Aspire, your clients living with diabetes can earn up to 25% in premium savings and other rewards for the things they are doing every day to take care of their health. [Visit the all-new, unlocked destination to learn more about Aspire](#).

- **John Hancock Vitality:**

- Offering expertise, tools and resources to enhance your clients' experience**

In [this episode of Hancock Talks](#), they talk to experts in the areas of nutrition, technology and virtual health to learn about the latest trends in overall personal health and wellness.

Legal & General America (Banner and William Penn)

- **Accidental Death Marketing Campaign**

During this campaign, select policyholders will receive a direct mail offer to purchase a pre-

determined amount of AD coverage on a guaranteed issue basis. Policyholders can enroll by using a self-fulfilling authorization form, which can easily be completed and returned by mail or accepted online. To get complete details about this campaign and how it affects the writing agent and their upline, [read the full announcement](#).

Mutual / United of Omaha

- **Life and Annuity policies are now e-mailed** – [Find out how the process works.](#)
- **Finding the right product for your client's needs** – [Here are 2 flyers to help you out.](#)
- **LTC New Business Rate Refresh and Benefit Changes for MutualCare Solutions**
[Get complete details.](#)

- **LTC Partner Discount Allowance Transition Rules**

With the rate refresh that took effect in 32 states on September 1, one of the most common questions so far pertains to Partner Discounts and how that will be handled going forward if one partner has an inforce policy (pre-rate refresh) and the other spouse is applying after the rate refresh.

The great news is there is a 6-month transition window from the rate refresh effective date to allow both partners to receive the full both insured partners discount.

[Click here for the rules - as well as the visuals - to help with your conversations and questions you may receive.](#)

- **Help your clients understand the differences between LTC elimination periods**
It's important for clients to understand long-term care insurance and how it can be tailored to meet a client's specific needs. Talking about elimination periods is part of this process. [Use this sales idea.](#)
- **Updated LTC Underwriting Guide** – [Download it here.](#)
- **Show your clients the unexpected can happen and the importance of protecting their income**
Many people erroneously believe that government or employer-based coverage will take care of them if they are unable to work. But suffering a disability for any length of time because of a sickness or injury could have devastating financial consequences for clients. [Here are some insights you can share about how real the risk is.](#)

You can also [use this real-life story about Vicki](#) - a consumer who was impacted by the loss of income.

- **Help clients pay for the high deductibles of health insurance**
When high deductibles wreak havoc on your clients wallet, the [Critical Advantage Portfolio](#) will help pay for out of pocket expenses like:
 - Treatment
 - Travel
 - Child Care
 - Groceries

OneAmerica

- **Gifts Qualified Funds**
Do you have clients with qualified funds they do not need for income? In addition to giving them options for LTC, you can look at solutions for their kids. [Watch here!](#)

Think of it like this:

- Help the parents w/Required Minimum Distributions
 - Protect the kids for LTC
 - Provides a death benefit to the grandchildren if never needed
- **How Asset Based Long Term Care Works** – [Download the flyer.](#)

Pacific Life - Lynchburg

- **New rates for PL Promise Term Life Insurance** – [Get details.](#)
- **Educate clients on how they can quickly access their policies, sign and pay electronically using eDelivery**
[Share this flyer with them.](#)
- **Offer qualifying clients ages 50-69 fluidless underwriting up to \$1 million in coverage**
[Learn more.](#)
- **Ready-to-use PL Smooth Sailing emails so you can launch a drip campaign in minutes**
[Try it!](#)

Prudential Financial

- **The NEW Prudential Advantage interactive flyer**
The NEW [Prudential Advantage interactive flyer](#) provides an engaging overview of how Prudential supports you throughout the ENTIRE sales process with direct links to key pieces and support materials for easy access.
- **FastApp is coming back!**
The FastApp process will be back in early September with ticket fulfillment handled by Insurance Fulfillment Center (IFC).

The FastApp process allows eligible cases to be considered through Prudential's PruFast Track accelerated underwriting program. Prudential will continue to order requirements for this segment of business. For applications requesting coverage amounts above \$3 million, or for proposed insureds over the age of 60 or under 18, the BGA / Producer may order medical requirements; otherwise, IFC will handle them.

Securian Financial (Minnesota Life)

- **Prospecting in a digital world? Get your toolkit!**
WriteFit Underwriting can help clients get the coverage they need quickly, easily and remotely.

In the new [WriteFit Underwriting consumer marketing toolkit](#), you'll find digital marketing campaigns to help prospects understand that – with your help – getting life insurance may be easier than they thought.

Each kit includes:

- Pre-built social media campaigns for Facebook and LinkedIn
- Ready-to-blast prospecting emails
- Step-by-step instructions