



America's Foremost Insurance Brokerage Network

**TMA Product, Marketing and Underwriting Hot Spots**

**January 2018**

<b>AIG:</b>	<ul style="list-style-type: none"> <li>New client prep tool prepares sales concepts &amp; strategies with just a few clicks! <a href="#">Generation Station</a> puts your agents on the fast track to success with clients of every generation, every time.</li> </ul>
<b>American National:</b>	<ul style="list-style-type: none"> <li>A NEW accelerated underwriting program from American National! Up to \$1,000,000.00 face amount, no automatic exam required! <a href="#">Learn more.</a></li> </ul>
<b>Brighthouse Financial:</b>	<ul style="list-style-type: none"> <li>Conversion Whole Life now available in all states - <a href="#">Read the bulletin.</a></li> </ul>
<b>Global Atlantic:</b>	<ul style="list-style-type: none"> <li>Global Atlantic has taken one of the best IUL products of all time and made it "Elite". Lifetime Builder ELITE takes IUL to the next level with a focus on strong accumulation potential and features that you'll want to share with your clients. <a href="#">Learn more.</a></li> </ul>
<b>John Hancock:</b>	<ul style="list-style-type: none"> <li>Living with diabetes can mean added challenges - but getting insurance shouldn't be one of them. John Hancock Vitality can offer your clients living with diabetes affordable financial protection, while also helping them save money and earn rewards for the everyday things they do to manage their condition. Show your clients the <a href="#">top reasons</a> why John Hancock Vitality is the ideal life insurance solution for their needs.</li> </ul>
<b>Legal &amp; General America:</b>	<ul style="list-style-type: none"> <li>OPTerm more competitive than ever! OPTerm Rate Change for all ages, classes, amounts, and durations. <a href="#">Term Microsite.</a></li> </ul>
<b>Lincoln National:</b>	<ul style="list-style-type: none"> <li>Lincoln has competitive term rates, large case capacity, underwriting experience, and <i>LincXpress</i>® Tele-App to expedite the sales process. So if you've got high net worth clients who need a significant amount of coverage for 10, 15, 20 or 30 years, tell them about Lincoln term solutions. 4 reasons why Lincoln for large term cases <a href="#">view presentation</a>. Our underwriting experts will help you succeed <a href="#">see flier</a>.</li> </ul>
<b>Minnesota Life/Securian:</b>	<ul style="list-style-type: none"> <li>With Securian's "term-perm combo" strategy, your clients don't have to choose between term or permanent life insurance. Instead, they can enjoy the benefits of both types of policies to help maximize distributions and their death benefit coverage. <a href="#">Learn more.</a></li> </ul>
<b>North American:</b>	<ul style="list-style-type: none"> <li>North American is happy to announce that they have expanded the Quick Quote Request Criteria to help serve your underwriting needs. They are also implementing a new method to answer your underwriting questions. <a href="#">Click here</a> to get more details about the expanded criteria and information about how to access the online Quick Quote Request.</li> </ul>
<b>OneAmerica:</b>	<ul style="list-style-type: none"> <li>Asset Care III—Click <a href="#">here</a> for a an RMD strategy using qualified funds.</li> </ul>
<b>Pacific Life:</b>	<ul style="list-style-type: none"> <li>A Whale of an Opportunity - \$500 for every 5 Policies. Click <a href="#">here</a> for incentive rules. Click <a href="#">here</a> for a customizable producer e-mail. Call Alan Protzel for additional information.</li> </ul>
<b>Protective Life:</b>	<ul style="list-style-type: none"> <li>Did you know TeleLife can reduce your cycle time by an average of 12 days? Find out more about how quick and simple TeleLife can be by reading <a href="#">this brochure</a>. Remember, TMA's multi carrier Drop Ticket feeds directly into TeleLife!</li> </ul>
<b>Prudential:</b>	<ul style="list-style-type: none"> <li>Coming this month, January 2018, Founders Plus will have a simpler story. Read more about the <a href="#">talking points</a> and <a href="#">transition rules</a>.</li> </ul>
<b>SBLI:</b>	<ul style="list-style-type: none"> <li>For people age 18-60 (in all risk classes) seeking \$500,000 or less of term insurance, <a href="#">SBLI's Accelerated Underwriting (AU) process</a> guarantees the power of NO: <ul style="list-style-type: none"> <li>⇒ No Hassels</li> <li>⇒ No Paramed visit (a telephone interview instead)</li> <li>⇒ No exclusions</li> </ul> </li> </ul>
<b>Symetra:</b>	<ul style="list-style-type: none"> <li>The JPMorgan ETF Efficient<sup>®</sup> 5 Index, available as an index strategy within Symetra Accumulator IUL, is an industry-leading, multi-asset-class index. The index seeks to generate returns by utilizing a diverse array of ETFs and a cash index. The index re-balances monthly to create an asset mix with the best recent returns for a given level of risk. This design focuses on maximizing returns while limiting volatility. This new <a href="#">fact sheet</a> provides a detailed overview of the index including hypothetical historical performance.</li> </ul>
<b>Transamerica:</b>	<ul style="list-style-type: none"> <li>Finding the path forward—Up to a 15% cap rate with the Transamerica Financial Foundation IUL (FFIUL). <a href="#">Learn more.</a></li> </ul>
<b>United of Omaha:</b>	<ul style="list-style-type: none"> <li>Your clients don't have to be Olympic-caliber athletes to qualify for the Fit Underwriting Program; they get credits for basic quality health maintenance. It's helpful to think of Fit like this – your clients are Fit when both they and their family are physically and financially Fit. People who have positive factors in the Fit categories tend to have better mortality. So, on those cases that might be mildly or moderately rated, when individuals have positive health factors, United of Omaha offers extra mortality credits. Consider a case where your client is able to save \$150 in premiums per month by receiving a better underwriting class through the Fit Program. If that client lives for 30 years, he will have paid \$54,000 less in premiums over his lifetime. Watch this <a href="#">video</a> or take a look at the Fit program <a href="#">overview flyer</a> to learn how your clients can benefit from a Fit Underwriting Program.</li> </ul>