



An Independent Insurance Brokerage Company

Underwriting & Marketing Hot Spots June 2017

AIG:	With a Secure Lifetime GUL 3 policy clients can pay premiums for 10 years, wait for 10 years and receive a full return of premium over 10 years and still have benefits remaining. This innovative 10/10/10 plan offers life insurance, chronic illness coverage and retirement income! To view the flyer click here .
American National:	American National Signature Term Life Insurance —helping families achieve peace of mind. Signature Term offers competitive premium rates, multiple term levels, accelerated benefit riders and express & full underwriting. Click here to learn more.
Brighthouse Financial:	Brighthouse Premier Accumulator Universal Life can now be issued in New York by Brighthouse Life Insurance Company of NY. PAUL issued by Brighthouse Life Insurance of NY features: no surrender charges and a 4.00% current interest crediting rate. Click here to learn more about PAUL.
Global Atlantic:	Would your clients like to make plans today for an unexpected tomorrow? Global Atlantic's new Accelerated Access Rider can offer the flexibility to access a portion of their life insurance death benefits for a life-altering event like a chronic or critical illness. Click here for more information.
John Hancock:	New SmartProtect Term with Vitality! The new product continues to offer streamlined underwriting to simplify the process for your clients and help you place more business. Now with the new unique Unemployment Protection Rider your clients can add even more protection. For more information click here .
Legal & General America:	Do you have a client that may be eligible for APPcelerate ? For qualified applicants, APPcelerate can make the underwriting process quick and convenient with no medical exams, labs or APSs. Click here to check out the latest flyer.
Lincoln National:	Announcing new underwriting opportunities for Hepatitis C clients . Lincoln financial has collaborated with a partner to take advantage of new treatments for Hepatitis C and is unveiling new, more favorable underwriting guidelines and ratings. Most treated cases for Hepatitis C may qualify for at least standard rate, and possibly a preferred rate. Click here to view Lincoln's Underwriting Guide.
Minnesota Life:	SecureCare Universal Life is a single-premium universal life product with long-term care benefits. This hybrid life/long-term care product is ideal for individuals wanting to maintain flexibility, protect their assets and leave a death benefit to loved ones after they die. Click here to view the product highlights.
North American:	Don't overlook a risk. Life insurance is unique for its ability to provide cash at the time that it might be needed most—when income is interrupted due to death. An accelerated death benefit can also provide needed funds during a serious illness. Find out how you can help mitigate risk in a client's financial strategy with our interactive eBook tool . To explore the eBook click here .
OneAmerica:	How can a carrier offer Lifetime Benefits and Guaranteed Premiums? Click here to watch a video on OneAmerica's Care Solution Concept that explains how!
Protective Life:	Protective's new ExtendCare Rider is now available! So what's different? The new ExtendCare Rider features removal of the permanent loss of two Activities of Daily Living (ADLs) requirement, waiver of monthly deductions required to maintain the policy during a benefit period, and an additional waiver of monthly deductions for as long as the policy is in force. Click here for more information!
Prudential:	Effective June 12, 2017, Prudential will be launching our newest universal life product PruLife Essential UL . With it, you can offer your clients the simple design they want with the contemporary benefits they need. Click here to see what you can look forward to.
SBLI:	Is philanthropy a priority for your clients? Our Charitable Giving Benefit Rider is a no-cost feature available with Symetra UL-G, CAUL and SUL-G life insurance policies. It pays an additional 1% death benefit to a qualified charity of the client's choice upon their death. Click here to view our new client flyer.
Symetra:	Symetra UL-G provides a guaranteed death benefit and coverage that can be tailored to your clients' unique needs. And with our optional Chronic Illness Plus and Return of Premium riders, they have greater flexibility during life's unexpected twists and turns. Learn more here .
Transamerica:	Transamerica's Income Protection Option (IPO) is a no-cost option, available with certain life insurance products, that lets the owner structure the death benefit by controlling the distribution amounts, who receives them, and for how long. Click here to read more about the Income Protection Option.
United of Omaha:	How will your client's retirement expenses get paid? At some point in life, someone else—usually the children—may need to step in and manage the expenses. Typically, this means writing checks from the parents' checkbook. But, what happens when those funds are depleted? It may mean the child has to write checks from their own checkbook. Take a look at our sales idea here to learn how to help your clients plan ahead.

Questions (?)

Contact us at 800-307-1311 or visit www.lovettfinancial.net for more information.