



LFI Product, Marketing and Underwriting Hot Spots

March 2018

AIG:	<ul style="list-style-type: none"> SAVE TIME with Ready-to-go prospecting—You need more time, we get it. Save a ton of time by using AIG’s content that is ready to use with the click of a button. No matter what age your client is, there is tailored content that will work for them. Are they a Generation Xer? A Baby Boomer? A Millennial? No problem. Check out the prospecting tools on Generation Matters to engage prospects in the life insurance conversation. Tips, tools & strategies to help you connect with clients of any Generation!
American National:	<ul style="list-style-type: none"> Click here to find out how Anico’s Signature Term Life Insurance is helping families achieve peace of mind!
Brighthouse Financial:	<ul style="list-style-type: none"> Click here to learn how to keep your client truly diversified.
Global Atlantic:	<ul style="list-style-type: none"> AM Best upgraded Global Atlantic’s financial strength rating to “A” (Excellent). This upgrade recognizes our strong financial performance and capitalization, consistent business strategy and execution, and is the latest validation of Global Atlantic’s strength in the marketplace. In announcing the rating, AM Best states, “The rating upgrades reflect Global Atlantic’s balance sheet strength, which A.M. Best categorizes as very strong, as well as its strong operating performance, neutral business profile and appropriate enterprise risk management...all the while maintaining consistently strong operating performance supporting growth in capital.” Read the press release.
John Hancock:	<ul style="list-style-type: none"> Protection SIUL offers competitive rates of return AND rewards for living a healthy life—making it twice as nice. Learn more.
Legal & General America:	<ul style="list-style-type: none"> LGA's digital solutions make the process of buying life insurance easier and faster. With programs like AppAssist tele-application, Voice-Signature, Automated Underwriting, eDelivery and more, they continue to improve and streamline the life application process for advisors and customers. Agents save time and money, allowing more time for marketing, finding new clients and matching their needs with the right amount of coverage. Download the Digital Solutions Kit.
Lincoln National:	<ul style="list-style-type: none"> Lincoln has leading-edge underwriting advantages to meet your clients’ needs! View the updates now!
Minnesota Life/Securian:	<ul style="list-style-type: none"> By purchasing multiple Securian policies, your clients can create a tailored life insurance strategy using term laddering, accumulation and protection focused buckets. Learn more. New marketing components have been added to the LIFT sales strategy. A new client flyer simplifies the discussion on why your clients should consider a variety of tools for their retirement strategy. This new content has also been added to the LIFT calculator and incorporated into a new life insurance sales presentation.
North American:	<ul style="list-style-type: none"> What do you get when you combine a simple life insurance application process with the opportunity to provide accelerated life insurance underwriting decisions to your healthiest clients..find out here!
OneAmerica:	<ul style="list-style-type: none"> New research reveals a broad misunderstanding of LTCi products—and a clear opportunity for advisors to protect clients with combined life insurance + LTC. Learn more. Easy as 123 Sales Idea! Take a look at this Fillable PDF Sales Idea!
Pacific Life:	<ul style="list-style-type: none"> PL Promise Conversion UL—Universal Life Insurance (UL) will be available upon conversion from existing PL Promise Term life insurance policies, in states where approved. Learn more.
Protective Life:	<ul style="list-style-type: none"> Protective Life Underwriting Solution (PLUS) is a new program designed to underwrite applicants with the least invasive requirements possible. Learn more.
Prudential:	<ul style="list-style-type: none"> Policy reviews can reveal those in danger of lapse before retirement.. Clients whose established life insurance policies have significant cash value as well as loans could be at risk of lapsing. You can help them with a two-step strategy using a policy exchange and a mirrored loan.
SBLI:	<ul style="list-style-type: none"> For people age 18-60 (in all risk classes) seeking \$500,000 or less of term insurance, SBLI's Accelerated Underwriting (AU) process guarantees the power of NO: <ul style="list-style-type: none"> ⇒ No Hassels ⇒ No Paramed visit (a telephone interview instead) ⇒ No exclusions
Symetra:	<ul style="list-style-type: none"> Symetra remains committed to the Guaranteed Universal Life space and maintaining a price leadership position within it. They are dedicated to offering competitively priced products and to providing you and your clients with products that are sustainable. There will be repricing to the Symetra UL-G product due to the continued low interest rate environment and the competitive landscape. With these changes, Symetra will still retain a market leadership position across death benefits and funding patterns.
Transamerica:	<ul style="list-style-type: none"> Transamerica would like to introduce you to wealth + health. People are living longer lives, and the quality they expect from those years is making a big impact on their financial security. That's why Transamerica is changing the way we talk about financial strategies with the introduction of Wealth + Health. Wealth + Health is about connecting financial wellbeing to personal health. This new conversation focuses on how healthy habits may help add years to your clients' life and increase their savings for a more purposeful retirement. Read more.
United of Omaha:	<ul style="list-style-type: none"> Children's Whole Life is a great choice for parents or grandparents who want to give a child or grandchild a financial head start. Now the newly revised Children's Whole Life product does more than ever to protect a child's financial future. Learn more.