



America's Foremost Insurance Brokerage Network

## TMA Product, Marketing and Underwriting Hot Spots

August 2019

<b>AIG:</b>	<ul style="list-style-type: none"> <li>With our self-service inforce illustration service on WinFlex Web, you can run illustrations on your schedule, with instant results and the ability to customize in real time! Self-service now includes nearly two dozen current and discontinued products, and more products are added regularly! Check out this <a href="#">flyer</a> linked for the latest product availability, training guides, and more resources.</li> </ul>
<b>American National:</b>	<ul style="list-style-type: none"> <li>Underwriting PTSD can be difficult in light of the broad spectrum of symptoms, signs, and responses to treatment that occur within this single disorder. <a href="#">Keep reading</a> to find out American National's discussion of two PTSD case studies.</li> </ul>
<b>Brighthouse Financial:</b>	<ul style="list-style-type: none"> <li>Chances are, you want to grow your business — but do you have a plan for how you'll achieve your goals? <a href="#">Find out more.</a></li> </ul>
<b>Global Atlantic:</b>	<ul style="list-style-type: none"> <li>Our new <a href="#">S.T.O.P. online resource page</a> provides helpful tools for you to uncover key person and employee retention opportunities, including videos, case studies, agent guides, and quick reference guides for you along with consumer-approved videos and flyers for your clients.</li> </ul>
<b>John Hancock:</b>	<ul style="list-style-type: none"> <li>Our newest Planning in Action explores how Advanced Markets can add value in complex cases. <a href="#">Check it out!</a></li> </ul>
<b>Legal &amp; General America:</b>	<ul style="list-style-type: none"> <li>New rates for OPTerm 10, 15, 20, 25 and 30 include a mix of decreases and increases. No changes to our highly-competitive rates for OPTerm 35 and 40. Rate decreases in more than 55% of pricing cells improved our ranking against core competitors. <a href="#">New Term Rates Flyer.</a></li> </ul>
<b>Lincoln National:</b>	<ul style="list-style-type: none"> <li>Learn more about Lincoln's qualifying IUL solutions and how they can help meet your clients' needs, please <a href="#">access information about WealthAccumulate® here</a>, or <a href="#">click here for information about WealthPreserve®</a>.</li> </ul>
<b>North American:</b>	<ul style="list-style-type: none"> <li>From competitive rates to added value, North American offers two top ranked term products that can meet the different needs of your clients. Which one of our top ranked term products best fits your client's needs? <a href="#">Download the flyer</a> to find out.</li> </ul>
<b>OneAmerica:</b>	<ul style="list-style-type: none"> <li><a href="#">Asset Care®</a> is still the same great product with the same great benefit guarantees — we've just simplified and enhanced the product, improved consistency while maintaining flexibility, and added options that our distribution partners have asked for over the years.</li> </ul>
<b>Pacific Life:</b>	<ul style="list-style-type: none"> <li>Read this <a href="#">bulletin</a> regarding the new rates on the PL Promise Term Insurance.</li> </ul>
<b>Protective Life:</b>	<ul style="list-style-type: none"> <li>Alleviate the financial burden of a chronic illness by making sure your producers' clients are prepared with <a href="#">Protective's blended solution</a>.</li> </ul>
<b>Prudential:</b>	<ul style="list-style-type: none"> <li>Regulatory requirements associated with 2017 CSO mortality tables are impacting how the life insurance industry prices protection products. This includes Prudential's Term Essential and Term Elite. Effective July 15, 2019, both products will be repriced to reflect new mortality tables. <a href="#">Learn more.</a></li> </ul>
<b>SBLI:</b>	<ul style="list-style-type: none"> <li>Discover the many ways we can help your agents and you! 70% of the time. We're #1 or 2! <a href="#">Check it out!</a></li> </ul>
<b>Securian Financial</b>	<ul style="list-style-type: none"> <li>In your line of work, you know there's no such thing as one size fits all. Every client is different, and every solution is unique. That's why Securian Financial has developed a comprehensive portfolio of products to support your practice and your clients' future. <a href="#">View our products at a glance brochure</a> for product details, and get the tools that best fit your clients.</li> </ul>
<b>Symetra:</b>	<ul style="list-style-type: none"> <li>Due to the continued low interest rate environment, increased hedging costs and ongoing market volatility, we will be decreasing Symetra Accumulator IUL's index cap by 1% on the S&amp;P 500® Index. While we are decreasing our caps on the S&amp;P 500® Index, we will be increasing our participation rate on the JPMorgan ETF Efficient® 5 Index 1-Year and 2-Year blended strategies. <a href="#">Continue reading.</a></li> </ul>
<b>Transamerica:</b>	<ul style="list-style-type: none"> <li>Protect legacies and loved ones with an A+ rated* carrier! Did you know half of retirees don't own life insurance?<sup>1</sup> Sure, retirement is that special chapter in life reserved for family and good times. But life insurance could still play a vital role. Because after they're gone, retirees still want to protect their loved ones from financial hardship. Trendsetter® Super can help you build your business, and help clients create a solid financial foundation for today and tomorrow. Trendsetter Super also offers amounts for as low as \$25,000.00. <a href="#">Run a Quote</a> and check out the <a href="#">Living to 100</a> article. * A.M. Best Financial Strength rating as of 10/12/18. A+ is the 2<sup>nd</sup> best of 16 categories. <sup>1</sup> A Precarious Existence: How Today's Retirees Are Financially Faring in Retirement." Transamerica Center for Retirement Studies, December 2018</li> </ul>
<b>United of Omaha:</b>	<ul style="list-style-type: none"> <li>Life Protection Advantage IUL has competitive long-term no-lapse guarantee premiums. But that's not all. The product also comes with value-added features that many competitors don't offer. For more information on our IUL products, visit our <a href="#">IUL Training Site</a>.</li> </ul>