



America's Foremost Insurance Brokerage Network

TMA Product, Marketing and Underwriting Hot Spots

December 2022

<p>AIG/Corebridge Financial</p>	<ul style="list-style-type: none"> Select-a-Term delivers a lot more! Isn't it time to take a closer look? <ul style="list-style-type: none"> - Agile Underwriting+ (AU+), our lab-free program: simple, fast, consistent - 18 custom durations: 10, 15-30, and 35 year terms - Rated Case Advantage - Term Conversion options to full suite of products - Unique UW scenarios that may benefit your clients <p>Select-a-Term Resources Get the facts about AU+</p>
<p>American Amicable / Occidental</p>	<ul style="list-style-type: none"> American Amicable continues to push the envelope by offering innovative and easy to use tools to all of our agent partners. Have you used them yet? Click here to check out the Online Agent Manual, Service Request Tool, and our Live Chat function!
<p>American National</p>	<ul style="list-style-type: none"> Don't forget our life sales incentive October 1 – December 31, 2022. Click here for more information! <ul style="list-style-type: none"> - Available for non-NY business only - Expert App optional for life or annuity submissions
<p>John Hancock</p>	<ul style="list-style-type: none"> The cost of long-term care continues to increase across all care types. With over 80% of adults preferring to stay at home as long as possible, it is important to talk to your clients about taking steps now to ensure they have the right plan in place to help meet their future needs.¹ John Hancock's LTC rider offers a flexible solution to help provide protection for your clients and their finances. Click here to learn more! <p><small>1 . Binette, Joanne. 2021 Home and Community Preference Survey: A National Survey of Adults Age 18-Plus. Washington, DC: AARP Research, November 2021.</small></p>
<p>Legal & General America</p>	<ul style="list-style-type: none"> The Save Age feature for digital applications is now available! This option allows you to backdate life insurance policies by as much as six months* from the date the application is signed in order to offer insurance based on the nearest age of your client. It locks in the price of the policy at a younger age by paying extra upfront with the first premium. Click here for more information. <p><small>*Based on individual state regulations.</small></p>
<p>Lincoln Financial Group</p>	<ul style="list-style-type: none"> Lincoln is excited to announce that effective October 24, 2022, all eligible standard Lincoln MoneyGuard cases will now receive the Couples Discount underwriting class, regardless of marital status, until Dec. 30, 2022. Lincoln MoneyGuard is a life insurance solution with long-term care rider(s), and this enhanced underwriting program improves pricing up to 17% and increases value, supporting our commitment to helping our partners grow their business and reach new customers. Click here to learn more.
<p>Nationwide</p>	<ul style="list-style-type: none"> Nationwide understands your clients' fears of recession and has prepared a sales idea that will help to navigate market uncertainty, with downside protection and guaranteed income. Click here to learn more.
<p>North American</p>	<ul style="list-style-type: none"> In a year with no, or negative index credit, the zero percent floor kicks in on all of North American's indexed universal life (IUL) insurance products. But on Builder Plus IUL[®] 3, when paired with the Fidelity Multifactor Yield IndexSM 5% ER, <i>zero isn't really zero</i>. Why? In years 1-10, funds allocated to the Fidelity Index receive a 1.65% bonus, which increases to a 2.65% bonus in years 11+*. Your client's Builder Plus IUL 3 policy receives this bonus, even in a down year. See the numbers for yourself. <p><small>*The current interest bonus is 1.65% above the then current interest rate through policy year 10. If your client's policy is in effect after the 10th policy anniversary, the current interest bonus is 2.65% above the current interest rate. The index bonus is applied after the participation rate, cap, floor spread, and any account interest multiplier. This bonus is not applied to any loaned amount. The interest bonus percentages are not guaranteed and subject to change; however, once a policy is issued, the guaranteed percentage will not change.</small></p>
<p>OneAmerica</p>	<ul style="list-style-type: none"> Use our Experience Care Solutions Client Interactive Site to help agents guide their clients through the LTC conversation. Great tool to use for pre/post, or on the spot client meetings!
<p>Pacific Life</p>	<ul style="list-style-type: none"> Rising inflation can offer an opportunity to speak with your clients about their individual situations and create life insurance solutions that fit their financial needs. Click here to learn more.
<p>Protective Life</p>	<ul style="list-style-type: none"> With the addition of ExtendCare to Protective Executive UL, employers can now provide key chronic illness coverage for their most important executives. See how ExtendCare can protect key employees when it matters most in this sample scenario.
<p>Prudential</p>	<ul style="list-style-type: none"> eCapabilities has eliminated paperwork and streamlined every step, allowing you to deliver a modern customer experience, and giving you more time to grow your business. We'll let the numbers tell the story. Click here to learn more!
<p>SBLI</p>	<ul style="list-style-type: none"> Learn about the Laddering Solution. Then use this great new client-facing sales sheet designed to help you promote the potential cost benefits of customizing a term insurance solution for your clients with a laddering strategy.
<p>Securian Financial</p>	<ul style="list-style-type: none"> Through our ongoing research and development, Securian Financial has earned a reputation for improving underwriting standards. We can offer competitive underwriting decisions for recreational marijuana, tobacco and non-combustible tobacco use through various underwriting initiatives. View the guidelines below to see if your client qualifies. <p>Recreational marijuana use guidelines Tobacco use guidelines</p>
<p>Symetra</p>	<ul style="list-style-type: none"> Applying for life insurance doesn't have to be a chore. With Symetra SwiftTerm, your clients can get fast, affordable term coverage through an online process that's easy for you and them. How easy is it? <ol style="list-style-type: none"> 1.) In less than five minutes, you can start the application process. 2.) Then your clients get a link where they can apply, pay and get their policy online—all in as little as 18 minutes.¹ <p>Click here to see how SwiftTerm's award-winning digital platform works!</p> <p><small>¹ Depending on your client's answers during the application process, they may travel down one of three underwriting paths—instant coverage, accelerated underwriting or full underwriting. The typical coverage turnaround time is about 18 minutes for instant coverage, 24-72 hours for accelerated underwriting and 30 days for full underwriting</small></p>
<p>Transamerica</p>	<ul style="list-style-type: none"> We believe our agents deserve an IUL product that is innovative, competitive, transparent, and consistent. That's why we offer Transamerica Financial Foundation IUL (FFIUL). Click here to learn how our industry-leading FFIUL can help set you apart from the competition.
<p>United of Omaha</p>	<ul style="list-style-type: none"> Products in the Critical AdvantageSM Portfolio may be the missing piece to help build your business. With the quick quoting options to the simplicity of the underwriting, Critical Advantage products are a perfect fit for you and your clients. Click here to learn more!