



America's Foremost Insurance Brokerage Network

## TMA Product, Marketing and Underwriting Hot Spots

May 2022

<b>AIG:</b>	<ul style="list-style-type: none"> <li>Fully underwritten Select-a-Term policies could be eligible to convert to a permanent policy with the Accelerated Access Solution (AAS) chronic illness rider. To ensure a smooth conversion process, check out our <a href="#">Quick Tips Flyer</a>.</li> </ul>
<b>American Amicable / Occidental</b>	<ul style="list-style-type: none"> <li>Download the following to get more information about Senior Choice Whole Life Insurance offered by American Amicable / Occidental: <a href="#">Agent Guide</a>, <a href="#">Client Brochure</a>, <a href="#">Grandchild Rider</a> &amp; <a href="#">Prearrangement Instructions</a>.</li> </ul>
<b>American National:</b>	<ul style="list-style-type: none"> <li><a href="#">See every American National eligible Term premium</a> with Living Benefits and 4 Signature GUL scenarios showing NLG to age 95, 100, 105 and 121! Consider this a smart way to upsell to Permanent insurance for those clients who need a permanent solution to a Permanent problem. Fast, easy &amp; no password required. Don't forget to check out the 2nd Quarter <a href="#">American National Life Agent Sales Incentive!</a></li> </ul>
<b>Bestow:</b>	<ul style="list-style-type: none"> <li>It's easier than ever to promote the simplicity of term life insurance protection with the ease and speed of an online application with Bestow. Our <a href="#">pre-written email templates</a> help you craft a communication that is incredibly easy and feels personal. Reach out to new prospects or cross-sell to existing clients. <a href="#">Click here</a> for more information!</li> </ul>
<b>John Hancock:</b>	<ul style="list-style-type: none"> <li>The buying power of women, coupled with the influence they each have over their family's financial decisions and their strong desire for financial health and wellness, present a significant opportunity to help ensure they have the important life insurance coverage they need. Use our new "Insurance Planning for Women" resources for information and materials to help you connect with this market. <a href="#">Producer guide Presentation</a> (broker/dealer approved)</li> </ul>
<b>Legal &amp; General America:</b>	<ul style="list-style-type: none"> <li>Now advisors and clients will experience a faster <a href="#">multi-policy application process</a> with the Horizon Experience. Advisors no longer need to spend time duplicating the same information across more than one policy. With a single application, up to three policies can be applied for and completed at the same time.</li> </ul>
<b>Lincoln Financial Group:</b>	<ul style="list-style-type: none"> <li>Did you know that our <a href="#">MoneyGuard Market Advantage</a> and <a href="#">MoneyGuard III</a> care planning solutions let policyholders access receipt-free cash through their Flex Care Cash benefits and that they can use this money to compensate caregivers, including spouses or family members? Now you do!</li> </ul>
<b>Nationwide:</b>	<ul style="list-style-type: none"> <li>At Nationwide®, we are proud of our low-cost indexed universal life (IUL) products designed to meet the needs of policyholders and the financial professionals who serve them. To address a wider range of needs and the growing concerns about market volatility, we are making changes to Nationwide IUL Accumulator II 2020. <a href="#">Click here</a> for more information.</li> </ul>
<b>North American:</b>	<ul style="list-style-type: none"> <li>If you have clients worried about the financial impact of the things they can't control, use our <a href="#">client-friendly digital tool</a> to show how our flagship indexed universal life (IUL) insurance can help.</li> </ul>
<b>OneAmerica:</b>	<ul style="list-style-type: none"> <li>What comes to mind when you hear the word "commitment"? A pledge or obligation? If we were playing word association, we would choose the word "passion." Our commitment to serving you and the financial services industry stems from a deep passion to being there when people need us most. Because it's at this moment that <a href="#">The Things We Keep</a> are more than just commitments.</li> </ul>
<b>Pacific Life:</b>	<ul style="list-style-type: none"> <li>Help your clients get up to \$2 million in life insurance coverage with no medical exams, blood draws, bodily fluids, or attending physician statements (APS). Use this <a href="#">prequalifying checklist</a> to help provide a more seamless underwriting experience for your clients who may be a fit for PL Swift Sailing.</li> </ul>
<b>Protective Life:</b>	<ul style="list-style-type: none"> <li>Great News! <a href="#">Protective Classic Choice Term in NY</a> launched on the iGO platform effective March 1<sup>st</sup>.</li> </ul>
<b>Prudential:</b>	<ul style="list-style-type: none"> <li>There's a new way to talk about cash value life insurance. Focus on the flexibility of the death benefit and accumulation potential. This reimagined approach shows how clients can use the cash value policy for needs that arise. Why focus conversations on only one need when you can talk about the possibilities of preparing for many? And tax diversity is at the heart of it. <a href="#">Learn more and get the new tools available.</a></li> </ul>
<b>SBLI:</b>	<ul style="list-style-type: none"> <li>One of our areas of proven expertise is our ability to speedily support SBA loans with a guaranteed accelerated underwriting,<sup>1</sup> no medical exam required, life insurance process that averages 5 days<sup>2</sup> for this type of sale. In fact, over 70% of applications are approved with an average processing time of 48 hours!<sup>2</sup> <a href="#">Learn more.</a> <small>1 Term cases with face amounts of \$100k-\$750k, ages 18-60. 2 Source: SBLI SOP for AU/Non-APS cases in 2021 for agency 02124 as of 12/20/21.</small></li> </ul>
<b>Securian Financial</b>	<ul style="list-style-type: none"> <li>If you haven't already, now's the time to check out our <a href="#">SecureCare™ III marketing hub</a>. You'll find the tools you need to discover SecureCare III, a long-term care (LTC) and nonparticipating whole life insurance policy—right at your fingertips!</li> </ul>
<b>Symetra:</b>	<ul style="list-style-type: none"> <li>We're changing our index cap and participation rates for our Accumulator and Protector IUL products, effective with the <b>May 14, 2022</b>, index sweep date. These changes will affect all in-force policies and new business, including new premium, transfers (including DCA) and reallocations of matured segments. For more details on our rate changes, please review the following: <a href="#">In-force Accumulator and Protector IUL rates (PDF)</a> <a href="#">Accumulator Ascent IUL rates available at launch (PDF)</a></li> </ul>
<b>Transamerica:</b>	<ul style="list-style-type: none"> <li>Combining the best of whole life with optional living benefits. <a href="#">See how</a> it can be customized to address a variety of needs.</li> </ul>
<b>United of Omaha:</b>	<ul style="list-style-type: none"> <li>We automatically issue a Chronic Illness Rider on all of our Income Advantage and Lifetime Protection Advantage IULs, no additional underwriting required. <a href="#">Click here for more information!</a></li> </ul>