



America's Foremost Insurance Brokerage Network

TMA Product, Marketing and Underwriting Hot Spots		October 2021
AIG:	<ul style="list-style-type: none"> Fully underwritten Select-a-Term policies could be eligible to convert to a permanent policy with the Accelerated Access Solution (AAS) chronic illness rider. For full details see Bulletin 20-072. To ensure a smooth conversion process, check out our Quick Tips Flyer. 	
American Amicable / Occidental	<ul style="list-style-type: none"> Download the following to get more information about Senior Choice Whole Life Insurance offered by American Amicable / Occidental: Agent Guide, Client Brochure, Grandchild Rider & Prearrangement Instructions. 	
American National:	<ul style="list-style-type: none"> Grow your business in the small business pension marketplace with the Cash Balance Plan & Max Deductions pre-approved ads. (Approved in all states except NY. Securities Registration may be required for some plans only in CT, MA). 	
Bestow:	<ul style="list-style-type: none"> Check out the collection of Bestow marketing materials on the Agent Hub. The collection has a variety of options to fit different audiences and life event triggers. 	
John Hancock:	<ul style="list-style-type: none"> Use this new guide to get a high-level view of our riders and how they can provide additional coverage and even more value to the life insurance sale. 	
Legal & General America:	<ul style="list-style-type: none"> Check out the details regarding new term pricing and the changed product policy form effective 09/02/2021. 	
Lincoln Financial Group:	<ul style="list-style-type: none"> Check out the Lincoln Financial Group Challenge Accepted Program—A knowledge network of content and actionable resources built to help industry professionals differentiate, elevate and grow their practices. 	
Nationwide:	<ul style="list-style-type: none"> Today and every day, Nationwide provides tools and resources that can help Americans plan. Such as how to help clients choose the best life insurance product, to advanced topics, such as small-business planning, our resources cover a wide range of subjects to address what matters most. Click here to learn more. 	
North American:	<ul style="list-style-type: none"> One reason people don't have life insurance? No one has asked. Get tips and view our sharable content page for materials to spread the word about the importance of life insurance. 	
OneAmerica:	<ul style="list-style-type: none"> OneAmerica® Care Solutions offers a flexible approach to funding a LTC protection policy, allowing couples to benefit from coverage under a single, shared (Joint) policy while saving premium dollars. see for yourself with the examples shown in the "Pay Less Get More" training piece. Also take a look at this piece that highlights the pricing of Joint policies when considering the OneAmerica Asset Care Recurring premium option. 	
Pacific Life:	<ul style="list-style-type: none"> If other underwriting programs have taken the wind out of your sails, try a different tack with Pacific Life. 	
Protective Life:	<ul style="list-style-type: none"> Watch this video to learn how to effectively work with widows by learning what to say and not to say. 	
Prudential:	<ul style="list-style-type: none"> Review this guide to learn our best case underwriting scenarios for many common medical impairments and vocational and avocational risks. For each condition, the relevant reports needed by Underwriting, the critical information needed for proper assessment, a best case scenario, and the circumstances where Prudential would be unable to offer coverage are listed. 	
SBLI:	<ul style="list-style-type: none"> The end-to-end solution for Term and Whole Life now available to \$750K for all risks with no medical exam and guaranteed no in-person contact. Check it out! 	
Securian Financial	<ul style="list-style-type: none"> Each stage of your client's life can present an opportunity for you to help them determine their life insurance needs. Learn more about those critical life stages and how you can help them leverage the benefits of both term and permanent life insurance. 	
Symetra:	<ul style="list-style-type: none"> Looking for a life insurance solution that can expand your book of business? With SwiftTerm's fast and easy online process, you can attract people who are new to the life insurance world—and make them lifetime clients through a positive digital experience. When you think of SwiftTerm, think big. 	
Transamerica:	<ul style="list-style-type: none"> Your clients deserve protection that can keep up with their needs. That's why we've launched a new program to help you attract clients who may benefit from a simple upgrade of their life insurance coverage. 	
United of Omaha:	<ul style="list-style-type: none"> Teaming an Income Advantage policy up with a Term Life Answers® policy may be an ideal solution for clients who want to plan ahead for retirement, but also have a larger temporary life insurance need. Learn more. 	