



America's Foremost Insurance Brokerage Network

TMA Product, Marketing and Underwriting Hot Spots

July 2021

AIG:	<ul style="list-style-type: none"> Our products use "age nearest" underwriting. This means the premium is determined by the applicant's age on the birthday that is nearest to the policy effective date. See our Saving Age flyer for more details, plus tips and best practices for saving age while ensuring your case is not delayed.
American Amicable / Occidental	<ul style="list-style-type: none"> Click here to learn about final expense products offered by American Amicable / Occidental.
American National:	<ul style="list-style-type: none"> Signature Whole Life—Short Pays Available, In New York too, Low Premiums ages 70 and under! Living Benefits, Guaranteed Cash Values! Face Amounts range from \$10k minimum to \$50 million.
Bestow:	<ul style="list-style-type: none"> We are excited to release our new short URL strategy for your agencies and agents! Everyone with an existing long URL will be receiving their shortened URL over the next week. The email from Bestow containing the new URL will arrive from agents@bestow.com. Advise your distribution to begin using this new URL effective immediately. The new short URL format contains an eight digit alphanumeric code to each URL: agent-quote.bestow.com/1a2b3c4d. <i>Note: All existing long URLs are set to expire on July 31, 2021. Please begin the use of the new short URLs now.</i>
John Hancock:	<ul style="list-style-type: none"> John Hancock now offers a conversion UL product for clients who decide to convert to a permanent life insurance policy during the term conversion period without evidence of insurability.
Legal & General America:	<ul style="list-style-type: none"> Legal & General America is introducing automatic EHR ordering into our digital platform to not only give clients a simpler, more convenient process but also much faster exam-free approvals for eligible applicants.
Lincoln Financial:	<ul style="list-style-type: none"> As people live longer and healthcare expenses continue to rise, the need for long-term care (LTC) planning becomes more of a "when" than an "if" situation. By having a long-term care strategy in place earlier, you can help your clients better prepare for the tough financial, emotional and administrative decisions they and their loved ones may need to make. Read more.
Nationwide:	<ul style="list-style-type: none"> Nationwide brings new market and revenue development opportunities with their strength in markets from wirehouses to rural farmers' markets. Nationwide's portfolio includes Survivorship life insurance, hybrid UL, IUL and VUL that can include a cash indemnity LTC rider. Nationwide's CareMatters hybrid product has quick turn-around and an exceptional elimination period "refund" feature that appeals to consumers.
North American:	<ul style="list-style-type: none"> We know it's been a hard road getting to 2021. Working with a strong company has never mattered more. That's why we're pleased to share North American's latest company strength brochure.
OneAmerica:	<ul style="list-style-type: none"> Your clients aren't average, so why should their protection be? Don't let clients base their long-term care protection on the averages. That can often create a large gap in protection and affect their retirement income. With OneAmerica's unlimited lifetime benefit option, you can help them close that gap and get protection for their entire lifetime. Access sales resources.
Pacific Life:	<ul style="list-style-type: none"> Have you been frustrated by accelerated underwriting (AU) programs with low throughputs, low transparency, or low face amounts? Chart a course towards better underwriting. Get the flyer. Use this flyer to help determine who may be a fit for PL Swift Sailing.
Protective Life:	<ul style="list-style-type: none"> Do your clients have a way to cover unexpected expenses? Layoffs, home repairs, medical bills — these are just some of the financial burdens your clients may experience down the road. Make sure they're prepared to navigate these roadblocks with a life insurance solution that gives them the ability to build and access cash value. With Protective Indexed Choice UL, you can.
Prudential:	<ul style="list-style-type: none"> Protect The Future of Your Business Consumer Brochure – use this brochure with clients to spark the conversation.
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"> Taxation in retirement can be one of your clients' largest expenses. Funding an asset like life insurance is one option to pre-fund their future taxes during their working years. Learn how to help your clients pre-fund their retirement taxes using life insurance as a financial tool (LIFT).
Symetra:	<ul style="list-style-type: none"> Click here to read more about Symetra's new Allocation Index Strategies and IUL product updates
Transamerica:	<ul style="list-style-type: none"> Learn more about our eDelivery options and the new increased Non-Med limits.
United of Omaha:	<ul style="list-style-type: none"> Jump on the Express for faster underwriting and faster application processes.