



**NEWS AND UPDATES**

**WEEK OF 11/30/2017**  
**New items for this week in RED**

**AIG**

**New Conversation Starters Relate to Client's Needs**

Not every generation is the same – they have unique needs and preferences based on their experiences growing up. We have new generational resources to get conversations started, plus help in selling the right solutions at the right time in the right way. New infographics, generational tips, communication preferences, plus prospecting tools tailored for each generation available on [aig.com/GenerationMatters](http://aig.com/GenerationMatters).

**Reminder: A&H Product Changes**

We have made the difficult decision to discontinue sales of Accidental Injury and stand-alone Critical Illness products available through American General and United States Life Insurance Companies (AGL and USL), effective as of November 18, 2017, due to ongoing uncertainty in the healthcare marketplace, a challenging regulatory environment for supplementary health products and other business considerations. [Learn more.](#)

**Banner/L&G**

**Leaves and Modal Factors are Falling**

Legal & General America has crisp new OPTerm rates and now monthly premiums are more competitive than ever! [Learn more.](#)

**Options for eDelivery**

Legal & General America has a flexible eDelivery solution that will save your agency time and money. Newly updated flyers explain the two options for eDelivery: [Nonstop](#) and [Layover](#).

Our [eDelivery microsite](#) includes these flyers along with many other informative flyers and training materials.

**Global Atlantic**

**Lifetime Builder Elite Launch Resources**

We're taking our industry leading IUL to the next level - Lifetime Builder Elite. Our new product design makes Lifetime Builder even more competitive in accumulation and distribution scenarios. Visit <http://www.globalatlanticlife.com/latest> for all the info you need to get started, including a [product comparison flyer](#)

**John Hancock**

**Video: Offering a Powerful Solution for Clients with Diabetes**

Some things in life just make sense together. Like mornings and coffee or shoes and socks. Now you can add diabetes and John Hancock life insurance with Vitality to the list. [Watch video.](#)

As 2017 comes to an end, there may be some last-minute planning options that your clients will want to take advantage of. This [client friendly flyer](#) is filled with useful information and planning strategies to help your clients with year end planning.

**TOOLS**

<a href="#">Webinars</a>	NEW
<a href="#">Contest Details</a>	NEW
<a href="#">Contacts</a>	NEW
<a href="#">Resources</a>	NEW
<a href="#">Mobile App—IPhone</a>	NEW
<a href="#">Mobile App—Android</a>	

**Special points of interest:**

- AIG— Consumer approved Flyers
- UOO— Broker Bonus Program
- UOO— Webinar Oct 24th Critical AdvantagE

## **LaFayette**

The Lafayette Life Insurance Company is excited to announce important changes coming in December to Marquis® SP Fixed Indexed Annuity. We're introducing new multi-year allocation options tied to the J.P. Morgan Strategic Balanced<sup>SM</sup> Index.

In addition to offering this to new contracts, we are also giving the new allocation options to all in-force Marquis SP contracts. Letters explaining the changes will be sent to producers next week. To learn more about the new options, click the button below for an on-demand recording of a walk-through webinar, samples of the mailing materials, and more. [Click Here](#)

## **Lincoln**

Product Updates

### **Lincoln Leader - Life**

Life Product Portfolio Availability Charts - The following changes have been made for this week:

**Lincoln MoneyGuard II (2017): California and Hawaii** are available for sale as of November 20, and now show **Lincoln MoneyGuard II** as withdrawn. Improved Term Portfolio Pricing

Discover one strategy that combines buy-sell planning and personal financial planning. Attend our webinar to learn about a simple planning solution for business owners that offers funding to help meet the obligations of a buy-sell agreement, personal survivor benefit protection and potential access to policy cash values for supplemental income or even a partial living buyout. [Register now.](#)

## **Minnesota life**

### **Why Clients Should Consider Purchasing LTC Insurance**

When Vernon Duckett first heard about long-term care insurance, his wife, Helen, talked him into it. Years later, that decision not only provided financial security - it provided peace of mind and independence. Share the Duckett family's story, and help your clients learn why they, too, should consider buying long-term care insurance. [Watch video.](#)

What happens when *what if*, becomes *what now*?

Securian provides options for LTC and chronic illness coverage

Help your clients protect their assets and preserve their legacy during Long-Term Care Awareness Month. With a broad long-term care (LTC) and chronic illness product portfolio, Securian has your clients covered:

- Chronic Illness Conversion Agreement (CICA)
- Accelerated Death Benefit for Chronic Illness Agreement (CIA)
- Long-Term Care Agreement (LTCA)<sup>1</sup>
- Chronic Illness Access Agreement (CIAA)
- CareShield® Universal Life (CareShield®)
- SecureCare Universal Life (SecureCare)

[Learn More](#)

When on the web..

[www.ocbis.com](http://www.ocbis.com)

## **Nationwide**

### **How to Talk About Long-Term Care Planning**

Long-term care (LTC) services are evolving, as more clients are choosing to stay at home and receive LTC from informal caregivers.<sup>1</sup> Informal caregivers are usually a loved one, friend or neighbor — and go unpaid for the daily care and assistance they provide. Now is the time to talk to your clients about their future LTC needs, so you can help them put a plan in place. The first step is to identify your client's future LTC needs. Nationwide® can help you start the LTC conversation with any client — at any step of the planning process. [Learn more.](#)

## **North American**

### **Video: New Back of Napkin Concept Tutorial**

The right preparations could help protect clients if the unexpected changes their plans. Tell this story through the power of simple drawings. [Watch video.](#)

### **Episode 2: More than a number**

The second episode of Case by Case is now live, and in it, you'll learn how to help demonstrate for clients the full picture of a product's features, advantages and benefits. Not just the rates. [Case by case episode 2](#)

## **Protective**

Agent submits an application—paper or online.

We complete the interview, schedule the paramedical exam, order records, and all the rest.

You and your agents can check the status online or through email notifications—it's your choice. Visit our website to submit your first ticket.

## **North American**

### **Episode 3: Local Marketing 101**

In the latest episode of Case by Case, Regional Sales Consultant Jeff Altemeier looks at local marketing efforts and - among many other things - talks about a great program from North American that can help you advertise on [the radio](#).

## **Protective**

Join us for an exclusive webinar:

**How to build long-term business with short-term life insurance solutions** Thursday, December 7 at 2:00 p.m. ET

[Register Now](#)

### **How is TeleLife Simple and Quick?**

We keep it in-house. The Tele-Life process is completely owned by Protective. Our interviewers are trained to ask the questions our underwriters need, creating a smoother experience. And we are responsible for making a top-notch experience for you, your agents and your clients. [Learn more](#).

## **Prudential**

### **Consumer-Approved Case Study Talks Life Insurance and Market Volatility (repeat entry)**

Have more productive client conversations about how life insurance can help in retirement to offset market volatility. [Get the case study](#).

## **SBLI**

### **Your Agency Will Leap Ahead with Our Unique Accelerated Underwriting Process**

With our Accelerated Underwriting (AU) process, no one age 18-60 is excluded, no matter the risk class, for \$500,000 or less of term insurance. [Learn more](#).

## **Standard**

Credit Card Payment for Conditional Receipt

Offer your clients an easier way to pay for conditional receipt. We're happy to announce that your clients can pay online for conditional receipt coverage using their credit cards, starting today. [How to Pay With Credit Card](#)

## **Transamerica**

### **HOW TO GET IN ON ONE OF THE TOP-SELLING IULS**

Our *Transamerica Financial Foundation IUL*® (FFIUL) is one of the top-selling IULs\* in the industry. You've heard about it, now learn how you can provide this flexible insurance policy to your clients.

### **We respect your time**

We know you're busy. That's why our [informative webinar is now available on demand](#). You watch it on your schedule, and we'll walk you through the features.

## **United Farm Family**

We've been building something awesome, and it's almost done. Writing Protector AD business is about to become even *easier, and faster!* Our Protector AD will be available on eApp, soon!

What's the next step? Hang tight for now. We'll begin releasing training material, demonstration webinar schedules, and other additional information, in the next couple weeks. Stay tuned!

## **United of Omaha**

### **Comparing IUL Policy Costs**

While IUL products with elaborate marketing features may be appealing, it's important to look further when you are choosing which product to recommend to your customers. Our new Cost Comparison Flyer helps you uncover one of Income Advantage's greatest strengths - its low cost structure.

### **Coming Soon: Updated Living Promise e-App**

Effective December 9, 2017 we are updating our Living Promise (Final Expense) e-Application. Find out how our updated e-App will make it easier for you to conduct business.