Accordia Life

Accordia Life Website and Microsite Available
Accordia Life is excited to introduce Accordia Life’s new public website, www.accordia.com, and our new product/brand microsite for agents, www.accordianow.com. These web sites will be helpful resources as you begin selling Accordia Life products. Learn more.

Upcoming Webcast
Join the Accordia Life team in the coming days to learn about their new product portfolio, as well as the best way to interact with and do business with Accordia Life!

Life Product Portfolio
Thursday, May 29, 2pm CDT

Doing Business with Accordia Life
Thursday, May 22, 2pm CDT

See the May webcast schedule for links and login details.

Legal & General America

The Extra Might Beat the Great Rates
OPTerm rates are in the top 5 in 98% of cells across all bands, term lengths and rating classes, for both men and women. But, with LGA, you get value beyond just price. To learn What More Do You Get from LGA and OPTerm, click here.

Protective

Take the Protective Fact or Fiction Challenge
Is this statement Fact or Fiction? Dogs age at seven years per one human year.

Sounds Legit. Tell Me More
Who Cares, I just want to quote Protective Custom Choice UL

A Better Choice for Lifetime Protection with Premium Flexibility
If you have clients who need lifetime protection, but also need to keep their expenses as low as possible right now, Protective Custom Choice UL could be the right choice. Learn more.

Mutual of Omaha

Disability Continuation of Planned Premium rider available on the AccumUL Plus effective June 1. Learn more.

Lifetime protection without a lifetime of payments. Discover the benefits of a shortened payment plan for your clients. Learn more.
Survivor Product is a Must See
Are you working on a Survivorship Life case? If so, be sure to look at United of Omaha. Here’s why:

- Recently increased maximum single premium limit from $500k to $1MM
- Most competitive pricing in the industry on single premium cases, particularly when both insureds have an Age Last Birthday advantage
- Extremely competitive pricing for continuous pay cases
- Can issue uninsurable risks as long as 2nd insured is table 6 or better
- No underwriting needed on acceptable uninsurable risks
- Recently increased “FIT” underwriting credit program guidelines to include face amounts up to $10MM for GUL Survivor

AIG

What Happens when 401(k) or IRA Plans Don’t Work as Intended?
It’s entirely possible that withdrawals from a client’s 401(k) or IRA plan will be subject to higher taxes in this new economy. If this is the case for your client, learn how to provide creative solutions with life insurance.

Brochure
Video
Presentation

New Training Video on Innovative Protection for your Clients
Watch this new video to find out more about how AG Asset Protector can maximize protection for your clients. Check it out on the “Telling the Story” page via RetireStronger.com.

Telling the Story page
Training Video

Looking to Grow Your Business?
Then check out this summary of AIG’s materials available to help you prospect. View brochure.

Considering IUL?
Read this sales concept to find out how IUL compares with GUL to see which one may be a fit for your clients. View brochure.

John Hancock

Updated IUL Rate Translator
John Hancock’s IUL rate translator has been updated to reflect new assumptions for 2-14. To see how this interactive web tool can help simplify the process of selecting an IUL rate, visit iultranslate.com.

Accumulation IUL Has Higher Targets for Increasing Death Benefits
To see how Accumulation IUL is particularly competitive with increasing death benefits, including maximizing cash accumulation potential and boosting compensation by as much as 15%, click here.
Your Next Blockbuster Hit
The most recent Life In Motion video discusses the flexibility of cash value life insurance and how it can be used to help supplement retirement income, or when combined with the Long-Term Care rider, can help your clients pay for long-term care expenses should the need arise. Watch video.

Nationwide

Help Eliminate the Guesswork for Clients
Getting clients to plan for LTC costs can be challenging when they don’t have a clear understanding of what the costs might be. Take the guesswork out of planning with the Nationwide Health Care Cost Assessment. Learn more.

Nationwide credited a 12% Interest Rate to both Nationwide YourLife IUL strategies every month this year. To view their crediting history and current rates, click here.

AXA

It’s that time of year: AML is an ever important item to be up to date with. Don’t wait. Anti-Money Laundering training and CE credit hours opportunity. Details.

AXA began accepting applications for their newest product, BrightLife Protect, on April 21st and they’re off to a spectacular start. For more information on the launch, and to see how BrightLife Grow stacks up against the competition, click here.

Take a good defense and make it great with AXA’s Term Conversion play, in which you can opt to add AXA’s Long-Term Care Services rider with limited underwriting and no labs or exams. Limited time offer. Learn more.

Transamerica

Introducing Transamerica Journey, a VUL policy designed to offer clients life insurance protection along with the potential to grow policy value. This VUL can be used to help supplement retirement or other long-term income needs. To learn more, and view product resources and brochures, click here.

ING

Premium Deposit Fund Brainshark
Policies can bow be maximally funded with one lump-sum payment with the new PDF rider. Learn what the buzz is all about with this new personalizable 5 minute brainshark.

Life Insurance as an Asset Class Brainshark
Cash value life insurance has a unique combination of potential advantages that make it efficient in transferring wealth. This short presentation gives a quick review of the concept and tools available. Learn more.

What’s Your Retirement Back-Up Plan?
Show clients the often unexpected risks to retirement security as well as the benefits of cash value life insurance in creating a flexible Retirement Back-Up Plan. Learn more.

Lincoln Financial Group

Designed to Help You Strengthen Your Clients’ Portfolios
The Lincoln LifeReserve IUL Accumulator product refresh provides the same great features, pricing and benefits plus new, exciting enhancements:

- New high-participation account - performs best when S&P returns are lower
- New uncapped account - performs best when S&P returns are at their highest
- New Optional Dollar Cost Averaging account to address volatility concerns
- New automatic monthly allocations to maximize the opportunity for new indexed segments

Learn more and view marketing materials

Minnesota Life

Give clients THE POWER OF CHOICE
Minnesota Life’s Benefit Distribution Agreement (BDA) on their Term Life Insurance can lower premium payments while maintaining their desired total benefit amount, or can provide beneficiaries a total benefit amount that exceeds the policy face amount. Click here to learn more about the BDA.

Term Life is Getting a Brighter Future
On May 19th, Minnesota Life is lighting up your term life business by enhancing new Advantage Elite Select policies. Enhancements include a new Benefit Distribution Agreement, which guarantees an income stream for clients’ beneficiaries, and lower Express Issue minimum on 10 and 20 year plans, among other enhancements.

Summary of Enhancements
Join a Webex on May 22, 1pm Central, to learn more

SBLI

Choosing Whole Life over Universal Life
For too long, universal life insurance has been presented to families and business owners as the permanent product of choice. While it is considered a lower-cost solution, universal life doesn’t provide the same combination of flexibility and guarantees inherent in whole life. In a new case study from SBLI, they demonstrate how whole life products and riders can be the ideal choice for families with diverse financial needs. View case study.

MetLife

Calculate IRR and Tax Equivalent Yield Automatically in MetLife Solutions
Did you know you can run an IRR report on MetLife Solutions to show clients their expected internal rate of return on a whole life policy, as well as the policy’s tax equivalent yield? Learn more.

3 Elements of a Cover Letter that Moves Business
Cover letters are a critical part of the underwriting process, filling in the blanks that an application may create. A well-written cover letter that includes background on a client’s risk facts can help move the application through underwriting quickly. Click the link below to view MetLife’s brochure the 3 Elements of an Effective Cover Letter.

Symetra
Are Your Clients’ Life Policies Keeping Up with Their Dynamic Lives?
Change is inevitable. The dynamics of lie will often require your clients to reassess their personal needs, as the things that once suited their lifestyles don’t necessarily suit them now. A routine assessment of their life insurance needs should be no different. Help your clients complete a routing life insurance policy review and make sure their existing coverage still meets their current needs. Learn more.

Allianz
Allianz has updated their client approved cap and rate renewal history flyer. Work with a company that has a strong renewal rate history! Learn more.

Monthly Market Update
View this month’s commentary on market news, the economic outlook and and overview of events that Allianz feels could shape future trends. Learn more.

How much life insurance do your clients need? Gather the data needed to help answer this question using this Life Insurance Needs Analysis form.

New Barclays US Dynamic Balance Index Consumer-Approved Flyers
Learn more about the newest allocation options available on the Life Pro+ FIUL policy here.

Prudential
How to Spot a VUL Protector Prospect
How will you spot a prospective VUL Protector Client? Whether your clients are cost-conscious, want it all, or are bullish on the market, this VUL Protector eKit features a client profile to help you position the new product with the right clients. Learn more.

As part of their ongoing Founders Plus campaign, Pru is sending out emails showcasing the possibilities that Founders Plus opens of up for producers and clients - possibilities that may be missed with traditional UL. Read more.

Help Clients Complete Their Dream
Your clients have a dream - to provide for their families by leaving legacy assets to them upon death. Several challenges could undermine that dream, including erosion due to taxation, market volatility, and chronic illness. To learn about a strategy to mitigate that risk, click here.