



# MEMBER MATTERS

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Sales Video for Asset Protector

## AIG

Check Out This Producer's Successful Sales Approach

Hear directly from a successful producer as he shares his method of selling AG Asset Protector. [Learn more.](#)

New Modular Training Program for Retire Stronger  
The "Making the Sale" page of [RetireStronger.com](#), formerly "Telling the Story", now features a modular approach to training with materials, key talking points and action items for producers. There are even downloadable scripts to use when emailing clients. [Learn more.](#)

Increase In Home Office Pre-Approval Limit

Effective November 10, home office pre-approval is only required for premiums of more than \$1.5M, increased from the previous limit of \$1M, for the following products: Elite Index II, Elite Survivor Index II, and Elite Global Plus II.

## ***John Hancock***

### The Cost is High

Your clients worked hard for their success. Some may even be ready to put their careers behind them and are starting to prepare for the next phase of their lives. The need for long-term care can pose a risk to their financial security, unless they understand that the cost is high. [Learn more.](#)

## ***Nationwide***

### Competitive Underwriting Programs and Niches

Learn about Wellness Credits, Nationwide's table shave program and other unique underwriting programs and niches that may lead to better offers. [Learn more.](#)

## ***AXA***

### Life Insurance as a Private Reserve

Explore AXA's Private Reserve strategy to see how clients can use BrightLife Grow as a flexible source of cash and supplement retirement plans with potentially tax-free income in addition to life insurance coverage. [Learn more.](#)

## ***Transamerica***

### Important Transamerica Conversion Update

Transamerica sent a follow-up notice to clarify the email sent early October 2014 announcing Term Conversion Enhancements. [Learn more.](#)

### Transamerica Journey Monthly Performance Report is Now Available

Transamerica Journey VUL is a flexible premium variable universal life insurance policy that provides death benefit protection along with the potential to accumulate Policy Value by investing net premiums among the investment options offered.

[Transamerica Journey Performance](#)

[Product Guide](#)

[Product Prospectus](#)

[Guide to Doing Business](#)

## ***Voya Financial***

### The HEX Benefit

The Hybrid Executive Benefit combines features of a 162 Bonus and SERP plan to provide a new approach for business owner clients to retain and reward key employees. [Learn more.](#)

## ***Lincoln Financial Group***

### Lincoln's Updated Life Insurance Solutions

Lincoln is pleased to announce new offerings on three life insurance solutions. Those updates include positive pricing changes and added death benefit reduction flexibility on LifeElements Level Term and the availability of the Lincoln LifeEnhance Accelerated Benefits Rider on WealthPreserve Survivorship IUL. [Learn more.](#)



### A New Resource For You to Share with Clients

Americans are living longer, and that's a wonderful thing. But the longer we live, the greater our chances of needing extensive healthcare services from hospitals, long-term assistance nursing homes, assisted-living facilities and in-home care providers. With Lincoln, you can support your clients by developing a strategy for the future. [Learn more.](#)

## ***Accordia Life***

### A New Tool: Introducing Accordia Life

Approved for use with clients and prospects and written in very straightforward language, this brief brochure includes a history of the origins of Accordia Life and an overview of the depth and experience of their team, among other things. [View brochure.](#)

## ***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](#).

### Change in Current Crediting Rates for Discontinued Universal Life Products

Tuesday, November 11 current interest crediting rates will change for various universal life products. While these products are not currently available for sale, the change does impact in-force policies. [Learn more](#).

## ***Protective***

### Short-Duration Protection with More Value

A traditional term policy isn't the only way to provide low-cost, short-duration coverage for clients. The Choice Series solution can help clients get more from their protection. [Learn more](#).

## ***Mutual of Omaha***

### Build In Flexibility

As you know, Mutual of Omaha introduced the Guaranteed Refund Option, commonly called the GRO rider. The rider provides a return of premium for your insured should circumstances change and they want to get their premiums refunded. Consider splitting the death benefit into 2 or more policies and layer in additional flexibility for the future. [Learn more](#).

### iGo Application Enhancement

Effective November 17, the new e-Sign Case Action will be available on iGO. [Learn more](#).

## **MetLife**

### Bobby Samuelson on Indexed Universal Life

In the video at the link below, Bobby discusses the topic of demystifying IUL and talks in-depth about how IUL products are built, positioned and sold in the marketplace today. He then compares IULs to whole life to show the benefits that whole life can provide clients. [Learn more.](#)

### MetLife to Pay \$1.28 Billion in Policy Dividends in 2015

This payment demonstrates MetLife's continued commitment to providing policyholders with value, now and in the long term. [Learn more.](#)

Beginning November 17, MetLife will require a new Computer Screen Certification form. [Learn more.](#)

## **Symetra**

### Symetra Classic Outdoes Itself with LPB Premier Pricing

Symetra Classic with Lapse Protection Benefit was already a top performer in the GUL marketplace. With LPB Premier pricing, it performs even better. Designed to provide lower premiums on your larger cases, LPB Premier premiums average 6-10% less than top competitors. [Learn more.](#)



## **Allianz**

### How Can You Help Clients Address Rising Prices in Retirement?

The Social Security Administration recently announced retirees will be receiving a 1.7% increase in their 2015 Social Security benefits. One question many may be asking is, "Will that be enough to keep up with rising costs in retirement?" [Learn more.](#)

### Sales Tools Designed to Help You Build Your Business

Effective sales tools to help you prospect and market fixed indexed universal life insurance are just a phone call away. [Learn more.](#)

Tis the Season...

With families gathering across the nation for the holidays, now may be a time when clients may be thinking about their estate distribution strategies. [Learn more.](#)

The Market May be Unpredictable, but Client Income Shouldn't be

With volatility back in the headlines, now is a good time to show your clients the need to protect their retirement income. That's because the sequence of returns for clients approaching retirement. And as you know, there is no way to predict how much the market will be up or down when clients start retirement. [Learn more.](#)

Same-Sex Couples and Life Insurance

Discover how fixed indexed universal life insurance may provide a valuable solution for death benefit protection, potential cash value accumulation and other living advantages for same-sex couples. [Learn more.](#)

## ***Prudential***

Research on Financial Behaviors of Women

Five years into the financial recovery, women appear to be feeling more financially secure, yet financial services firms can still do better to help meet their needs. View a new research study where Prudential discusses the financial experience and behavior among women and share their "Women and Money" website with your female clients.

[New Research Study](#)

[Women and Money Website](#)

## ***Minnesota Life***

This is Family

Estate planning is important for everyone, but it's especially important for non-citizen spouses and same-sex couples. Join Minnesota Life on November 20 for a discussion on estate planning tailored around the specific challenges these families face. [Learn more.](#)

### Conquer Your Competition

You can conquer the competition with Omega Builder IUL. Omega Builder IUL includes the Income Protection Agreement, which, along with a index crediting bonus forms a competitive life insurance solution for your clients. [Learn more.](#)

### Underwriting Update

Minnesota Life strives to build deep relationships with their partners to provide competitive, customer-focused underwriting decisions with accuracy and a timely application process. [Learn more.](#)

## ***SBLI***

When it comes to term life insurance rates, SBLI is even tougher to beat. SBLI ranks in the top three nine times out of ten, and they're the very best in more pricing cells than many other leading term providers. The scoreboard doesn't lie. [See for yourself here.](#)