

## Member Matters by Insurance Designers



For the week of September 23, 2019 (with  
broken links fixed)

### Curated News from IDA's Core Carriers



#### **New Underwriting Enhancements!**

We know that underwriting is a pivotal part of a successful sales process. That's why we continue to make enhancements to our underwriting guidelines that can make doing business with us easier and more client-friendly. Click [here](#) to see how Protective is taking steps to limit EKG's, phone inspections, and more!



#### **Income, Guarantees OR BOTH?**

What additional benefits do your clients need most from life insurance? More potential annual income or more guarantees? What if they could have both? Check our our consumer [flyer](#) offering a blend of GUL and IUL policies!

## **It's ALWAYS a Good Time to Talk to Clients About Life Insurance!**

Our Life Insurance Awareness Month [website](#) is packed with grab-and-go conversation starters, prospecting, presentation and closing resources and more!



## **Offering a Proven Strategy for Stability**

[See how](#) despite the continuous drop in the U.S. Treasury rate over the past eight years, John Hancock's IUL cap rates have remained overwhelmingly consistent.

## **There's No Better Time to Offer Accumulation IUL**

[Learn why](#), in light of industry-wide changeover to the 2017 CSO, now's the time to offer our competitive Accumulation IUL product to your clients looking for long-term growth potential.

## **How Can My John Hancock Vitality Clients Earn Points?**

While devices like an Apple Watch or Fitbit are an easy (and fast!) way to rack up points, there are many other options your clients can choose in addition to — or instead of — wearables to participate in Vitality. Check out this [in-depth list](#).



## **Generational Planning Strategies**

Do your affluent clients in the 60-plus age

group have excess assets that they'd like to use to help benefit their children and grandchildren? Lafayette Life and whole life insurance may have a solution for them! Click [here](#) to find out more.

### **REPEAT Lafayette Life Discusses Transition Rules for 2017 CSO!**

You may have heard about the big changes hitting our industry this year, with regards to the new 2017 CSO tables. Join Brandon Hamilton, Manager of Product Marketing & Training, as he discusses the transition rules for Lafayette Life's new series of Whole Life and Term products. This is the first in a series of webinars that will discuss the changes here at Lafayette Life, and will help you end your year strong! Here is the [link](#) to register. The webinar schedule is as follows:

- September 24 – 12-12:30
- September 26 – 2-2:30



### **New life product suite microsite**

Looking for a one-stop-shop for Symetra life product information? Our new life product suite microsite provides interactive product highlights and access to product tools, videos, recordings, sales strategies and more! [Visit our life product suite site today!](#)

### **Credit timing matters with indexed universal life (IUL)**

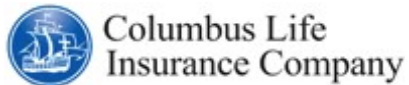
Symetra calculates index credits based on the *beginning* value of the index segment to prevent index returns from being reduced

by policy charges. [Our new flyer](#) highlights the effect this timing can have over the duration of the policy.



### **Four misconceptions about multipliers (and their fees)**

Large-multiplier insurance products have garnered a lot of interest. But buried in the small print, their fees could wreak havoc for your clients. It's not just "buyer beware," but also "advisor take care." Arm yourself with the knowledge you need to navigate this ever-changing industry. Get our [guide](#), "The impact of indexed account fees" to learn more about the four misconceptions about multipliers (and their fees).



### **Comdex Ranking Jumps to 96**

The Comdex Ranking for Columbus Life and its parent company, Western & Southern Financial Group, has increased from 95 to 96. [Learn More](#)

### **Your Underwriting Questions, Answered**

In Columbus Life's new video series, Shannon Keller answers some of your top underwriting questions in just minutes. Visit the Underwriting FAQs playlist on YouTube to watch the latest videos. [See the Playlist](#)



### **Protection, Growth and Simplicity – All in One IUL Policy**

Many clients want the potential for tax-deferred growth that can be accessed later for things like retirement, college tuition or emergencies. Learn how an IUL can provide a solution for these client needs. Read more in our [Express article](#). You can also learn more about our accumulation-focused IUL product by watching the [Income Advantage IUL video](#) or by visiting the [IUL University microsite](#).

### **LTC Underwriting Guide Update**

The Mutual of Omaha LTC field underwriting guide has been updated to include the newest guideline improvement: TENS units are now accepted. Learn more about [what TENS Units are and how it will be underwritten](#).



### **Legal & General America's Super-competitive Term Option Makes the News!**

Check out this great [article](#) on InsuranceNewsNet.com about our OPTerm series. The article focuses on OPTerm 40 and how Term Riders can help to customize coverage and save money for clients.

## **A New Consumer Video Explains the Term Rider Advantage**

Stacking term coverage can help your clients purchase the right amount of protection for the right length of time and may be the most cost-effective way to buy life insurance. Are you interested in helping your client customize their life insurance coverage to manage a lifetime of milestones? Check out our new video [here!](#)



## **2017 CSO Updates for PL Promise Products**

Pacific Life's PL Promise Conversion UL1 and PL Promise GUL2 insurance products are already 2017 CSO compliant, and there will be no impact to you or your clients. Click [here](#) for the 9/19/19 Bulletin.

## **Pacific Life Promise Term Reprice Bulletin and Competitive Flyers**

Share these flyers with your producers. Check our competitive pricing and fluidless underwriting:

- [PL Promise Term 9/9 Reprice - Bulletin](#)
- [PL Promise Term 9/9 Reprice - Competition Flyer #1](#)
- [PL Promise Term 9/9 Reprice - Competition Flyer #2](#)



## **BrightLife Grow Email Going Out to Agents**

On September 19, AXA Life (via Adobe) sent an email out to all agents with information about BrightLife Grow. Check out the message [here](#).



### **Updated Guide for Nationwide's Intelligent Underwriting Process**

Our updated [guide](#) reflects the following recent enhancements:

- Acceleration up to \$2,000,000 ages 18-50
- Acceleration now through Standard Plus rate class where available by product



### **Help Clients Protect their Businesses**

Start the conversation with business owner clients using these great tools:

- [Quick reference guide](#) outlining the three most common buy-sell options.
- [Infographic](#) demonstrating the importance of funding the buy-sell agreement.
- [Article](#) discussing the 6 steps of business succession planning.



## Life Product Announcements

Monday, 9/16, we shared several important life product announcements, including the introduction of several new products, as well as adjustments to some of our existing products and in-force policies. For a bulletin with all the details, click [here](#).



## Bringing Value to More States

Our updated Asset Care product will be available starting Sept. 23, in AZ, CT, DE, HI, NJ, ND, and SD.

### Additional State Notices

- MT and D.C.: Effective Sept. 21, Asset-Care® will no longer be available for sale in Montana and Washington, D.C. Existing apps must be submitted by Friday, Sept. 20, and in force by Dec. 31. We look forward to offering the new Asset Care to more states after approvals are received.
- CA: Effective Sept. 23, we're making changes to the Asset-Care base premium rates for California, allowing us to maintain product availability while continuing to seek approval on the product. This change only affects applications submitted on or after Sept. 23.

Review Transition Rules [here](#).



## **Wellness for Life® Can Give Your Client's Policy a Boost**

A survey we conducted revealed that nine out of ten consumers (92%) would be motivated to maintain a specific weight level and four out of five (81%) say they would be more likely to have an annual check-up if offered a life insurance discount or incentive. Wellness for Life® is the original wellness rider, delivering cost of insurance discounts when insureds visit the doctor at least once every other year. They can earn greater discounts if they manage their weight within a range determined when they buy their policy.

Find out more [here](#).



## **REPEAT: Help Agents Communicate with Clients**

Finally, insurance that doesn't require a home visit. A great way for clients to learn about our fast, less invasive application process. A consumer-flyer makes it easy.

[Flyer here](#).



## **We're an increasing income company and we can prove it**

We've consistently emphasized the importance of a guaranteed lifetime income that offers the opportunity to increase (offered through either built-in or additional-cost riders). Now we can back up how well our fixed index annuity contracts have

done.

[Show me the proof](#)

### **Introduce your clients to the latest breakthrough in wealth transfer**

A pair of fixed index annuities (FIAs) we call Allianz Legacy by Design. We're reshaping the way clients plan and save for their legacy. Be the one to show your client new possibilities for required minimum distributions (RMDs) with this one-of-a-kind solution.

[Learn More](#)



### **Remove Return of Premium Term Product from the Individual Application – Effective October 14, 2019**

Effective Monday, October 14, 2019, the Application for Life Insurance (ORD 96200) will be revised to remove the Return of Premium Term product. The forms will carry a 10/2019 revision date.

[Learn more](#)

### **Creating a Lifetime Legacy with Leveraged Gifting**

For clients who are concerned about estate tax issues, gifting provides an effective strategy to reduce the sizes of their estates, leaving more for loved ones. These clients may benefit from a leveraged gifting strategy that includes creating a lifetime legacy using annual gifting exclusions.

[Use this brochure in your discussion with clients](#)

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