We've put together this summary of important industry updates, training events, product announcements and sales concepts to help you gain a competitive advantage.

Provide Flexible Options for Retirement
A guaranteed universal life policy is a great way to help clients provide financial security for their loved ones should the unexpected happen. The Guaranteed Refund Option, available at no additional cost on qualifying GUL and GUL Plus policies, also provides flexible options as clients approach retirement.

Learn more

Few Small Business Owners Realize Potential
In an October 2014 Broker World article, AIG’s Senior VP of Advanced Marketing, Charles Van Devander, talks about leveraging life insurance with smartly structured riders to address contingencies in succession planning.

Learn more

Greater Flexibility in Annuity Sales
Deferred income annuities are now available as Qualified Longevity Annuity Contracts, which will be excluded from required minimum distribution calculations when certain conditions are met.

Learn more

Protection UL premiums often lead the industry. Check out the savings below and see how your clients can purchase the Long-Term Care rider for a total premium that is less than the leading competitors’ GUL products without LTC coverage.

Learn more

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
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 Journey VUL now in WinFlex
Now available on the WinFlex platform, Transamerica Journey VUL offers death benefit protection and policy growth potential with streamlined investment options, the ability to establish and track policy goals with Goal Tracker and a Long Term Care Rider to help clients take control of their financial future.

Product Guide
Guide to Doing Business
Product Prospectus
Goal Tracker

New Strategies for Same-Sex Life Insurance
Voya Financial’s VP of Advanced Sales, Maggie Mitchell, is quoted in a new WealthManagement.com article regarding new opportunities to market life insurance products to same-sex couples. The article provides an overview of the life insurance and annuity benefits available to gay, married couples in states that now recognize same-sex marriage.

WealthManagement.com
Read the article

Lincoln Term Rates are Getting Even Better!
Effective November 10, Lincoln LifeElements Level Term is being refreshed with rate decreases in many cells, including significant decreases in some cells.

Learn more

Help Clients Navigate the Road to Retirement
Empower your clients as they prepare for their retirement journey. With Lincoln LifeReserve Indexed UL Accumulator, your clients will enjoy the security of death benefit protection, along with predictability and reduced volatility on policy assets. Plus, they have the opportunity for tax-efficient cash value growth and income potential to take them where they want to go

Learn more

Have You Had the Talk?
70% of people over age 65 will require long-term care. Empower your clients plan for a better future. Give them the guidance to protect retirement savings and their independence. Help them shelter their loved ones from taking on the burden of LTC. Lincoln has everything you need to educate your clients and build your business.

Learn more

Tax Efficiency with Strong IRR’s
In today’s world, your clients face the challenges of taxes, inflation and longevity, which could cause them to outlive their assets. A life insurance policy that provides protection for their family’s well-being and may potentially serve as a tax-efficient supplemental retirement income resource may be just what they need. Join Lincoln for an upcoming webinar on November 20 to learn more.

Thursday, November 20, 1:30 p.m. Eastern Time
Dial: 888-764-3633
Code: 123 370 9
Join Meeting

Talk Social Security with Confidence
For many people, Social Security will be one of the most important sources of retirement income they will have. As a result, they have questions and concerns. Accordia Life’s Social Security Explorer Tool can help provide some answers.

Learn more
Double the Coverage and Double the Sale
The two application approach is simple: bring an extra application and you can potentially double your sale while reaching an underinsured audience. Be sure your client’s partner is covered: the non-working spouse of a current policy holder can apply for coverage equal to what’s already in force up to $1 million.

5 Facts You Must Know about Protective's VUL:
- You gain affordable lapse protection with a guaranteed death benefit
- There’s greater opportunity for cash-value accumulation with a choice of 60 quality investment options
- You have access to cash value for unexpected expenses
- You can earn potential market-like returns
- You have access to optional chronic illness protection and guaranteed income payments for beneficiaries

How to Have a Paid-Up Policy and Recover the Premiums While Alive
With SBLI’s Paid Up at 65 whole life product, it’s possible. Unlike term insurance, Whole Life Paid up at 65 is guaranteed paid up for life. And unlike many guaranteed universal life plans which don’t guarantee any significant supplemental income, whole life is different. See how your clients can achieve this unique, best-of-all-worlds benefit

What’s Bobby Samuelson Saying About Secure Flex?
You know the benefits a universal life policy offers your clients. But what do you tell clients who want a UL product that not only has guarantees, but also some flexibility and options? You tell them about MetLife Secure Flex UL.

The Vote Is In
The election is over and if you’ve looked at Symetra’s individual or survivorship GUL for cases with first year premiums larger than $1 Million, then you know Symetra is very competitive. Highlights include:
- Symetra wants your large 1035 exchange/first year premium cases, especially over $1 Million.
- Survivorship GUL is priced to be a premium leader in 2nd-to-die GUL product for not only level premiums, but large 1035 exchanges as well.
- Individual GUL with Premier Pricing has enhanced Symetra’s already strong competitive positioning for large 1035 exchanges, especially with other carriers pulling back on their pricing and/or limiting their first year premium.
- Symetra’s GUL products have very high target premiums.

Please note that all cases over $1 million of first year premium need actuarial approval, but all cases are being approved for traditional designs, such as single premium only or 1035 exchanges with ongoing premiums. See below for supporting marketing pieces.
Equity Purchase Buy-Sell Agreements Using Survivorship Life Insurance
Allianz’s new flyer highlights how buy-sell agreements can help ensure the smooth continuation of a business after a potentially disruptive event, such as the death of one of the business owners.
Learn more

When to Retire? Facing Realities and Managing Expectations
Are your clients asking this question? Join Allianz for a webinar on November 19 where you will gain a better understanding of the realities and misconceptions of retiring at various ages and learn about the tax strategies, special rules and financial considerations for various retirement age groups.
Learn more

For Your Clients Who Want it All
The new VUL Protector still offers the same no-lapse-guaranteed death benefit protection as before, plus the BenefitAccess rider, the Lapse Protection Enhancement and Additional Underlying Investment options. To learn more, and view the eKit,
click here

VUL Protector Client Strategy: Spousal Lifetime Access Trust
A common complaint regarding ILIT’s is that both the husband and wife lose the ability to access the life insurance policy’s cash value during their lifetimes. An Access Trust can help mitigate that concern.
Learn more

The $99 Legacy
How often do you meet with a client or potential client and the topic of children or grandchildren come up? Parents and grandparents have the opportunity to leave a legacy to their children or grandchildren by providing one of the great gifts - life insurance. A policy can cost as little as $99 a month.
Learn more

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