



April 23, 2024

Industry Articles

MassMutual to Offer Free Gene Readings to More Insureds

The company hopes DNA will get people to take care of themselves. [Read the article.](#)

American National

Signature Performance IUL and Supplemental Retirement Planning – [See the case study.](#)

Need Life Insurance with Lifetime Death Benefit Guarantees?

[Click here](#) for more information on Signature GUL, Signature Protection IUL and Signature Whole Life.

Life Spotlight

[Read the April 11th issue](#), including:

- Introducing Our Newly Updated Factfinder Tool
- Signature Performance Does More
- Customize Your Client's Life Policy With Benefits & Riders

Athene

Article in Life Annuity Specialist:

These Graphics Chart Athene's Surge to Top of Annuity Market – [Read the article.](#)

Corebridge Financial (American General)

Protect retirement distributions from taxes

There are many ways your clients can set aside money for retirement. How they allocate their money may help enhance their retirement distributions by adjusting how and when they are taxed.

Walk your clients through [The Tax Dilemma flyer](#) to help them see if adjustments can help provide greater control of the taxes they'll pay.

After all, it's not necessarily how much money you have that is important...it's how much you get to keep that really matters.

Withdrawal Rate Increases for Guaranteed Living Benefits

Please note below the increases to the withdrawal rates on the following products, effective April 15, 2024:

- [Assured Edge Income Achiever](#)
- [Assured Edge Advisory](#) (limited distribution)
- [Power Index Advisory](#) (limited distribution)
- [Power Index Premier NY](#)

Genworth Financial

In-Force Rate Action announcements:

- [Delaware](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Option
- [Mississippi](#): PCS I
- [Wyoming](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Option

Illinois Mutual

Looking for a Disability Income Awareness Month (DIAM) plan? Start here!

Watch the DIAM video below to learn more about:

- Your opportunity to earn a \$100 DIAM bonus** with every qualifying DI application in the month of May.
- Life + DI Cross-Sell Kit - your blueprint for starting the DI conversation with your life insurance clients.
- Agent training videos - created to put you on the fast track to DI success.



Then set your DIAM strategy by downloading this [Planning Guide](#).

Integrity Life

April is National Financial Literacy Month

It's time to highlight the value of financial education to all Americans. To help, Integrity offers these quick-view videos to share with clients.

- [Term Talks videos](#) describe complex terms in simple language.
- [Retirement Talks videos](#) provide sales starters from retirement authority Tom Hegna.

Lincoln Financial Group

Weekly Market Intel

- [See the latest insights.](#)
- See the [2nd Quarter Market Intel Exchange.](#)

MassMutual

Here When Your Clients Need Us Most

As seen in this [infographic](#), over \$5 billion of total disability income insurance benefits have been paid to MassMutual policyowners from 2005-2022. Our policyowners purchase DI with the hope that they'll never need to use it, but if the unfortunate should happen, we will be there when they need us the most.

Success in Building Strong Relationships

[View this success story](#) to see how a Whole Life 10 Pay solution from MassMutual provided a winning combination by offering a client's desired life insurance needs while also earning his financial professional's praise for a personalized approach.

Mutual / United of Omaha

IULs that are not like the rest!

When you add the available riders to Mutual's IULs, they really stand out as something special.

- **Guaranteed Refund Option (GRO) Rider:** Automatically included for qualifying Life Protection IUL and Income Advantage IUL policies, the GRO rider provides seven windows in which the policyowner may surrender their policy and receive a percentage of their paid premiums back.
- **Long-Term Care Rider:** Life Protection Advantage IUL and Income Advantage IUL both offer a long-term care rider that allows the policyowner to accelerate their death benefit if the insured requires long-term care services.
- **Automatic Chronic and Terminal Illness Riders:** Mutual automatically includes the Accelerated Death Benefit Riders for Chronic and Terminal Illness providing backup protection for no charge and with no additional underwriting.

Express Newsletter

[Read the April 10th issue](#), including:

- The Simplified Issue One-Stop Shop is always open
- Creating the perfect IULs
- Cash and Reimbursement Benefits: Learn how traditional LTCi gives clients the flexibility to choose
- Care Coordination: A built-in benefit that provides real value for families
- Affordable Disability Income Protection Options
- Expressing the need for DI: The stats that might shock your clients
- Learn what makes the Critical Advantage e-App a valuable addition to your business practice
- Real Wins: Supplement your clients' coverage with Cancer Insurance
- New proposal requirement for Immediate Annuity applications

National Guardian

Introducing e-Policy Delivery!

Beginning April 1, 2024, all policies are now issued through the new e-Delivery process. You as the agent will now have the ability to email your clients their policy documents and securely get their signatures electronically, all through the Agent Resource Center!

By selecting the Electronic Policy Delivery link under the e-Statements dropdown, you will be able to access and track any policy issued within 60 days with the ability to download the Agent Packet, Client Policy, Documents for Client Signature, and send or resend emails to your clients to acquire their signatures, if needed.

Learn more about the process in this [e-Policy Delivery Guide](#).

Pacific Life - Lynchburg

5 strategies to help connect with clients and grow your life insurance business - [Explore them now!](#)

Field News Monthly

[Read the April 2024 issue](#), including:

- Time to Convert Term Coverage?
- What's Your Value Proposition?
- How To Identify Your Business-Owner Clients' Concerns

Protective Life

Reach clients with Indexed Choice Universal Life solutions

With competitive, reliable performance clients can count on, you can feel confident recommending [Protective Indexed Choice UL](#). And with the recent launch of our New York version, our IUL is more accessible than ever. Both allow you to protect clients' financial goals while providing:

- Adaptability to accommodate life's unexpected changes
- Opportunity to grow cash value with market-linked index performance
- 33% more cash value than their nearest competitor, along with a lower annual premium

Prudential Financial

What does the future hold for estate planning strategies?

Stay up to date with proposed legislation because it can provide insight into what could happen. What's available today is not guaranteed to be around forever. Act now to ensure clients' estate plans don't miss out on valuable benefits that may be gone in the near future. Activate this sales idea by using the sales kit on the [Trimester Sales Strategies site](#).

Advance Planning Insights and Ideas (API)

This month highlights select provisions that would affect matters close to our industry; including estates, trusts, and higher individual income earners. [Read it here](#).

Life Essentials

[Read the April 1st issue](#), including:

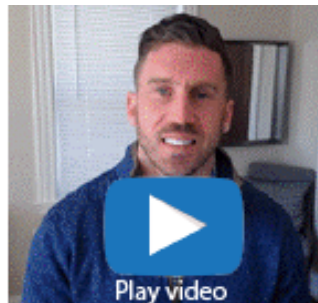
- Estate Planning Opportunities in the Political Debate
- April 2024 changes to Index Accounts and Strategies
- April 11 webinar: Estate Planning Strategies in the Political Debate

SBLI

NEW Lower Monthly Term Rates – [See the announcement](#).

Need help overcoming the cost objection?

It's a well-known fact that term insurance rates can be surprisingly affordable. Yet, astonishingly, more than half of Americans still overestimate the cost of life insurance.



SBLI is here to help you dispel this myth with their very affordable term insurance options, complemented by [customizable sales materials](#), enabling you to protect your clients' families quickly and easily.

Symetra

Cancer Care Compass microsite

Get acquainted with [the Cancer Care Compass microsite](#), where you'll find a variety of sales tools, including:

- State availability
- Highlights flyer
- Fact sheet
- Client guide
- Case study
- Living benefits guide