



## Bi-Weekly Newsletter

April 9, 2024

## American National

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Palladium SPIA Income Stream – [Share these case studies with your clients.](#)

### Life Spotlight

[Read the March 28<sup>th</sup> issue](#), including:

- American National, Your Choice for Certainty
- Supplemental Retirement Planning with Signature Performance IUL
- Living Benefits, Real Lives.
- Four Critical Business Strategies

### Annuity Watch

[Read the March 20<sup>th</sup> issue](#), including:

- Monthly Withdrawal Detail Now Available on MYG Annuity Products
- Full Commission on Internal Annuity Exchanges
- Annuity Disbursements Made Easy through the Client Portal
- Updated Annuity Suitability Guide

## Corebridge Financial (American General)

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NEW Annuity Playbook URL – Be sure to use [corebridgefinancial.com/annuityplaybook/](https://corebridgefinancial.com/annuityplaybook/).

### Annuity Updates

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

- Index Annuity rates increased
- The Elite Producer Compensation Program
- New RMD FAQ and 2024 Key Data Reference Guide
- NH, KS, OR, TN & WA Adoption of the Revised NAIC Suitability in Annuity Transactions
- Individual Retirement service update

# John Hancock

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**Protection IUL** - enhanced indexed-account parameters provide better real-world value

[Explore the benefits.](#)

## Don't let the sun go down on your client's estate planning goals

Knowing that the sun is setting on the historically high lifetime gift and estate tax exemptions does nothing to advance your client's estate plan. But fear not, Advanced Markets has a range of options available to help your clients take advantage of the current exemptions before it's too late.

[Get resources](#) that can help you plan for your clients' estate taxes before the high exemptions sail off into the sunset.

LTC in-force rate action – [See the notifications to take place in late April.](#)

# Integrity Life

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## Are Your Clients Comfy with the Concept of Annuities?

Do they really understand them? Use these resources to help break down barriers and build up interest. View a few and help clients get comfy for their future.

- [Annuity Top 10 List](#)
- [Is an Annuity Right for You?](#) (flyer)
- [What's an Annuity?](#) (video)

## Do we have a DIA? YES, WE DO!

And if you are encountering clients frustrated by mandatory withdrawals (RMDs), invest up to \$200k in a QLAC through our DIA and defer RMDs until age 85! With the flexibility to adjust the income date within a 5-year window surrounding the stated date, consider initiating income at age 80 or 81 for optimal adaptability.

Our QLAC is available for ages 31 - 83. [Explore more product specifications and details on QLAC.](#)

# Lincoln Financial Group

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Weekly Market Intel – [See the latest insights.](#)

## Help safeguard assets for clients seeking growth and safety

OptiBlend Fixed Indexed Annuity offers both. [Learn more.](#)

## Lincoln Leader for Life Solutions

Read the March 25<sup>th</sup> issue, including:

- Online Fund Transfer Expansion
- Are you taking advantage of Lincoln's eCapabilities
- LifeComp admin platform being decommissioned
- Why Lincoln? Review some key facts about the company
- Resource Roundup

# MassMutual

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## Whole Life 8-Pay has launched!

[Whole Life 8-Pay](#) application submissions launched on March 29<sup>th</sup>.

## Guaranteed to Fit Your Client's Life

Protection, cash value, and policy dividends are expected with whole life insurance. But clients may ask what does that all mean? Help them understand the basics of whole life with this [client-friendly brochure](#).

## Winning Against All Odds

As seen in this [infographic](#), the odds of becoming disabled are as great a risk as several other things like a car accident, identity theft and an IRS audit. MassMutual's RadiusChoice DI helps those who underestimate their odds by preparing for the unexpected.

## Converting Two Term Policies into One Survivorship Solution

Survivorship whole life insurance offers a compelling option for married couples seeking to simplify their legacy planning. [View this success story](#) to learn more about how a married couple converted each of their individual term policies into one survivorship whole life policy, maximizing their death benefit – without additional underwriting.

# Mutual / United of Omaha

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## Indexed Universal Life products

- **Income Advantage** - *Accumulation Focused*  
Income Advantage is a great jam because of its low-cost structure, which allows more money to go towards the building of cash value.
- **Life Protection Advantage** - *Protection Focused*  
This IUL can be the perfect jam for those needing coverage that goes until age 90, as long as they pay the long-term, no-lapse protection premium.

Both of these IULs can be further tailored for each client with chart-topping riders like the Guaranteed Refund Option rider (GRO), LTC rider and the Accelerated Death Benefit riders for chronic and terminal illnesses.

See how they [build cash value](#). See how they [carry past age 90](#).

No Such Thing as Self-Insuring Long-Term Care – [Read the article](#).

## Express Newsletter

[Read the March 27<sup>th</sup> issue](#), including:

- Learn about optional riders to enhance a client's disability income insurance policy
- Check out this real-life win as an agent helps fill the gaps for their client by selling a Mutual of Omaha Critical Illness policy
- See how highlighting the features of Mutual of Omaha's Heart Attack and Stroke insurance can help win the sale
- Deferred Annuity Rates increased April 1<sup>st</sup>

# Protective Life

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## In the Loop

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

- Updated interest rates on select products
- Downloading 2023 tax documents
- Reminder of initial premium guidelines
- Languages accepted at Protective
- Tips to ensure accuracy and help reduce errors

# Securian Financial

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## Top 4 reasons to choose Eclipse Accumulator IUL

1. Low-cost design
2. Diverse indexed account options and competitive rates
3. Competitive maximum distributions
4. Maximum flexibility

Check out [product resources and competitive materials](#).

# Symetra

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## Why should your clients consider Protector IUL for a 1035 exchange?

See this [case study](#) to see why one client chose a 1035 exchange to Symetra Protector IUL. And, share this [policy review brochure](#) with your clients, which explains why they should meet with their insurance professional on a routine basis to ensure their coverage is keeping up with their lives.

## Introducing Symetra's Cancer Care Compass

Inspired by Symetra's own employees' personal cancer experiences, [Cancer Care Compass](#) is a first-of-its-kind rider package offering a unique combination of cancer care benefits and services to help clients live longer and healthier lives. It's now available at application in select states for an additional cost on Symetra's market-leading indexed universal life products.

## Sales Flash

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

- Symetra's NEW Cancer Care Compass
- IUL index cap and participation rates are on the rise
- Accumulator Ascent IUL
- The "multi-purpose tool" of IUL products