All the carriers. All the service. All the expertise.

December 19, 2023

Industry Articles

Does It Make Sense to Self-Fund Long-Term Care Expenses?

A related question: Does it make sense for clients to commit to paying extra taxes? Read the article.

American National

Wealth and Retirement Planning – See the advanced sales concepts.

Life Spotlight

Read the December 6th issue, including:

- 2023 Year-End Submission Deadlines
- Signature Protection IUL Outperforms
- Plan for the Unexpected
- 2023 Annual Notice for Advertising Procedures
- 2023 Life Insurance Illustration Regulations
- Q3 2023 Life New Business Processing Detail
- Updates to Ohio Regulation of Senior Specific Marketing

Assurity

Century+ Disability Income

- **Exciting Underwriting Changes**
  Now for clients aged 18 to 55 (formerly 18 to 50) with monthly benefit amounts up to $6,000:
    - No income verification for non-self-employed clients
    - No medical exams
    - No phone interviews

  Learn more.

- **1 and 2-year benefit periods are once again available** – Learn more.

Corebridge Financial (American General)

New sales concept dives into ILITs

Corebridge's latest sales concept - Fundamentals of ILITs - offers a new way of looking at the power of Irrevocable Life Insurances Trusts (ILIT). This is especially important as the Estate Tax Exclusion Limit will sunset in 2025. Want to share this story with your clients? Find the video series and presentation in the new **Inspiring Clients to Action** section on the Agent Development page of Retire Stronger.

Genworth Financial

In-Force Rate Action announcements:

- Georgia: Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- Michigan: AARP Group
- Washington DC: AARP Group *(Note: Applies to Multiple States)*

Integrity Life

Looking for value?

Who isn't! Check out this overview of value add programs designed for client and rep engagement. Topics include Social Security, income planning, survivor support, advanced sales and more.

New videos to share with clients

- **Retirement Shopping?**
  Are guarantees, income and growth potential all on your client's retirement shopping list? Then perhaps an annuity belongs there too. Help show clients why with this short, animated video.

- **Indextra**
  Indextra FIA can be a complex concept. Or not! If your clients need to better understand the basics, share this easy-to-follow animated video. It explains the benefits quickly and simply. It opens the topic … so you can close the sale.

John Hancock

Advanced Markets News

Read the November 2023 issue, including:

- Propelling long-term care awareness
- Long-term care planning resources
- Year-end planning resources
- Central Intelligence

Legal & General America (Banner and William Penn)

Term Riders bring brighter tomorrows – Revisit LGA's term riders.

Annual client reviews are easier with this blueprint in your toolkit

Life insurance is not a set it and forget it endeavor. As your clients' personal and professional lives evolve, so will their protection requirements.

Use this annual term life insurance blueprint to ask the right questions, understand your clients' ever-changing needs and keep their policies updated.

Lincoln Financial Group

5-minute update

For relevant, impactful strategies to optimize your business, listen to this 5-minute update on fixed indexed annuity products and markets.

OptiBlend – See the rates effective November 29th.

Weekly Market Intel – See the latest insights.

MassMutual

When it comes to DI don't forget I.T. Professionals

Top careers in I.T. like Software Developers, Data Scientists, and Web Designers are often overlooked by many Financial Professionals when it comes to offering DI. View this new video designed specifically for I.T. professionals to show the benefits of owning an individual DI policy.

Preparing for the Sunset of the TCJA Tax Relief – Listen to the new podcast.

Help business owners keep the lights on

Small business owners are the engine that drives the U.S. economy, and this creates a tremendous DI sales opportunity as many may be underinsured. To help financial professionals attract more small business owner DI sales, MassMutual created this new video which illustrates the benefits of owning a Business Overhead Expense policy.

Funding Executive Bonus Plans

Executive Bonus Plans allow employers to offer a valuable insurance benefit to key employees by providing an incentive for them to remain with the company. Learn how these plans can be funded with whole life insurance.

Mutual / United of Omaha

Express Newsletters

Read the November 29th issue, including:

- Our transparency and stability sets us apart
- IUL Express minimum premium changes
- Thank you for a successful LTC Awareness Month!
- New LTC Inflation Protection sales idea flyer
- Disability Income Solutions at a glance

Read the December 6th issue, including:

- Updates to the Book of Business Tool
- California approves Living Promise underwriting enhancement
- Life Protection Advantage premiums and protection
- Quote LTC with WinFlex Web

Nationwide

Fixed interest rate will increase to 3.50% in Nationwide IUL 2020 products effective Jan 1, 2024 – See the announcement.

Pacific Life - Lynchburg

Field News Monthly

Read the December 2023 issue, including:

- Podcast: Looking Back & Looking Ahead
- The Pacific Life Promise
- Time-Saving Tool for Policy Reviews
- Why Singles Need Life Insurance

Protective Life

Lower term prices are just the beginning

Protective just lowered prices on their Protective Classic Choice term.

Along with reduced rates,

- They offer **35- and 40-year term periods** – making them one of only three carriers in the market to have level term coverage for up to 40 years.
- And with Protective Velocity, you can maximize the power of their digital solutions, saving time and enhancing processes — from application submission to sales commission.

Prudential Financial

Life Essentials

Read the November 28th issue, including:

- Versatility of Life Insurance
- New "Blueprints to Black Wealth" microsite
- By 2030, women will control $30T in assets
- Let eReview with PruFast Track work for you
- LifeInsight – Your new perspective on life

SBLI

The Gift of Giving

Do you have clients who'd like to leave a generous gift to their grandchildren at an affordable cost? Life insurance offers a particularly tax-efficient way to create a lasting legacy. Uncover the possibilities now and discover how.

SBLI offers a diverse range of great prospecting tools – emails, social media, sell sheets - that are specifically designed to help you grow your business. Visit their sales ideas library.

Securian Financial

Updated juvenile guidelines – Get details.

Symetra

Sales Flash

Read the November 2023 issue, including:

- Symetra IUL leads the pack with low charges, flexibility and advance access
- A charitable legacy for your client's favorite cause
- Is a premium financing strategy for funding life insurance right for your clients?
- Can your clients save enough to retire?