

Bi-Weekly Newsletter



December 5, 2023

American National

Purpose Driven Life Insurance

[This client piece](#) provides ways families can use life insurance, how much coverage is enough and some of the types of insurance. It's a great piece to cover the basics.

Signature Performance IUL

Get an overview with this [Insurance Agent's Marketing Guide to Signature Performance IUL](#).

Corebridge Financial (American General)

Did you know Corebridge is a 100-year-old business? - Explore their roots and milestones in this [new video](#).

Offer your clients protected growth

Consider the new S&P 500 Performance-Triggered Account in The Power Series of Index Annuities. It offers clients a preset rate of interest that's "triggered" when the S&P 500 Index returns 0% or higher.

For example, if the performance-triggered rate were 7.50%, this new account would:

- Guarantee 7.50% growth in flat or weak markets.
- Protect principal in negative markets. Clients won't earn interest in down markets, but they won't lose principal either.
- [See the sales flyer](#).

Annuity Updates

[Read the November 2023 issue](#), including:

- Introducing Contract e-Delivery
- Suitability Program Enhancements
- Elite Producer Compensation Program extended
- Various states adopt revised NAIC Suitability
- Product Offering in Idaho update
- New S&P 500 Index — Annual Point-to-Point with Performance Triggered strategy
- Individual Retirement Service Update

Genworth Financial

In-Force Rate Action announcements:

- [Wyoming](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [New Hampshire](#): PCS I and PCS II, Choice 1 with Lifetime Stable Premium Option
- [New Hampshire](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Option

Integrity Life

Increase revenue now and improve generational retention

The tax impact of assets left to beneficiaries can either ruin or build generational asset retention.

[This video](#) will show you how a pre-sale & post-sale question added to the annuity replacement sales process can help. You can also [download this flyer](#).

Timely Year-End Tax Tips

Need a reason to re-visit clients? Consider year-end tax topics. [Access timely action items](#).

Lincoln Financial Group

Understand state regulations in a new LTC landscape

[View the latest video](#) that summarizes changes to the LTC landscape happening at the state level.

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

Lincoln Leader for Life

[Read the November 27th issue](#), including:

- The Future of Payments is Online
- Enhanced Underwriting Program
- DCA 10% Fixed Account Enhanced Interest Rate Program for Lincoln MoneyGuard Market Advantage
- 2023 Life Insurance Year-End Guideline

Lincoln Leader for Fixed Annuities

[Read the November 17th issue](#), including:

- Submit apps electronically
- Holiday hours
- Important year-end dates
- Rate lock update
- Reallocation notice update
- Ready to Sell Lookup
- November forms release
- NAIC training required: new OK

MassMutual

Record dividend payout for policyowners

MassMutual is proud to announce an estimated 2024 dividend payout of \$2.2 billion - the largest in company history and the 156th consecutive year the company will pay dividends to eligible participating policyowners.

[Learn more in this press release](#).

Help reduce the DI gap

Although Group Long Term Disability can provide important basic income protection to employees, the level may not be adequate. [View this new video](#) that not only shows the DI Gap and how to reduce it but also the potential limiting features of GLTD and the benefit of owning supplemental coverage.

Protecting and building your client's future

Investing in a bond fund and purchasing whole life insurance are two very different financial decisions, but they can both help secure your clients' retirement. [View this brochure to learn more](#).

A bridge to retirement for the young and wealthy

Many young individuals who are financially successful are focused on ways to retire earlier than the conventional age of 65. Because of their early retirement goal, some view qualified plans as too restrictive and may be focused on tax-

advantaged sources of retirement income that can help build a bridge of steady income for early retirement. [Check out this Advanced Sales Strategy.](#)

Mutual / United of Omaha

Express Newsletter

[Read the November 22nd issue](#), including:

- December 13th Tax Updates webinar
- IULs can provide LTC solutions for your clients
- Protection for Grandparents and Grandchildren
- Long-Term Care Awareness Month webinar recording
- LTC inforce rate increase
- Optimize client's existing Disability coverage
- What does your income mean to you?
- Prospect new Critical Illness clients with this new postcard
- The Value of Critical Advantage

The DI Download

[Read the November 2023 issue](#), including:

- Determine the Right Coverage - factfinder
- Return of Premium Rider
- Social Media content to aid in conversations with clients

The LTC Download

[Read the November 2023 issue](#), including:

- Updated product guide
- LTCi claims process
- Sales Idea: The Cost of Waiting

Inforce LTCi Rate adjustments – [See the adjustments](#) effective February 1, 2024.

Protective Life

Classic Choice Term now offering lower prices – [See the latest reprice announcement.](#)

Indexed Choice UL

A straightforward IUL with expanded competitive performance. [Explore it here.](#)

SBLI

AcceleRate: A more reliable accelerated underwriting experience – [Discover it here.](#)

An affordable insurance solution to safeguard the future of your client's family - [Hear what SBLI offers.](#)

Symetra

Chronic Care Advantage Rider: Relieving the financial burden of chronic illness

Six in 10 Americans have a chronic disease. Four in 10 adults have two or more. Chronic disease is the leading cause of death and disability in the United States and driver of the nation's \$4.1 trillion in annual health care costs.

Symetra's Accelerated Death Benefit for Chronic Care Advantage Rider can help clients offset these potential costs.

Available on the Accumulator Ascent and Protector IUL products, the optional rider offers either a 50% or 100% acceleration of the policy's death benefit and a monthly payout option of either 2% or 4% if the insured becomes chronically ill.

[Read the case study](#) to see how two clients utilize Symetra's Chronic Care Advantage Rider to help improve their quality of life, get protection from unexpected health care costs, and continue to leave a legacy for their family.

Early Term Conversion - conduct a policy review today

This business-building opportunity applies to new and in force Trendsetter policies sold after May 6, 2017. Eligible policyholders will be notified with a mailing in December.

Schedule a policy review with your term clients to start the conversation. Extended early term conversion benefits offer some different product choices, including Transamerica's industry-leading IUL.

[Get full details.](#)

Build your business with Long Term Care – [Watch the webinar replay.](#)