



February 11, 2025

Industry Articles

10 Steps to Get a Prospect to Commit

They seem interested, but to make them a client, you must master the art of the follow-up.

[Read the article.](#)

American National

Enhancements to ANICO Strategy Indexed Annuities – [Get details.](#)

Annuity Watch

In [this issue](#):

- Deconstructing the Sandwich Generation
- California Required Training
- Paper Apps Under \$25k No Longer Accepted

Assurity

As you turn your attention to helping individuals in 2025...

Assurity has some great options to help you provide your clients with top notch products to accomplish their needs and goals for their families. Take a look at the sites below, whether your looking for Disability solutions to help your clients in the event they become disabled and can't work and provide for their families, or you are making sure the whole family is covered in the event of an untimely death with one of their Life products, rest assured Assurity is here to make sure you and your client receive the attention and dedication they deserve.

- [Life Solutions at Every Stage](#)
- [All Your DI Solutions in One Place](#)

Athene

Athene Activate Single Premium Immediate Annuity

Rates are extremely competitive.

- Watch the recent [webinar recording](#).
- Athene Activate [product guide](#)
- Athene Activate detailed [ownership guide](#)
- Athene Activate [payment rates](#)
- Exclusion ratio piece that outlines [the tax efficiency of a SPIA](#)

Breaking barriers: strategies to empower, attract, and retain female clients *Part 1*

Watch the [webinar recording](#).

Corebridge Financial (American General)

Start a conversation that matters with high-income earners

This [4 IUL Accumulation Concepts presentation](#) is simple and compelling - telling an impactful story of how high-income-earners can use life insurance to supplement their other retirement savings resources.

- **The Rule of 25** demonstrates how much money needs to be saved before retirement begins.
- **The \$5-\$10-\$20 Story** shows how to use life insurance to increase supplemental retirement savings.
- **How Much Does Life Insurance Cost?** shows how life insurance can be even more cost-effective than non-qualified alternatives.
- **How Much Should I Pay?** provides a simple formula as a starting-point for the initial premium.

The client completed SimpliNow Choice platform: Time is money, use it to your advantage!

- Instant decision on Select-a-Term, including top conversion privileges at the same competitive price
- 90% submits continue without APS
- 24-48-hour ePolicy delivery

Download resources:

- [Submission Process Flow](#)
- [Agent Brochure](#)
- [Client Completion Guide](#)
- [Client Completion FAQs](#)
- [NEW Submission Path Eligibility](#)

Annuity Updates

In [this issue](#):

- NEW! Annuity Commission Frequency Change
- The Elite Producer Compensation Program (EPCP) has been extended through 2025

John Hancock

LTC in-force rate action notifications to take place in late February – [Get details](#).

New for your Vitality members! Special pricing on a one-year Function Health membership

John Hancock is now offering eligible John Hancock Vitality PLUS members special pricing and access to a one-year Function Health membership that includes 100+ lab tests and insights around heart health, hormones, metabolic health, thyroid, nutrients, stress and more. [Learn more](#).

Legal & General America (Banner and William Penn)

Fast, simple, and exam-free - LGA Accelerated Underwriting is rising to new limits

What if we told you your clients could secure up to \$4 million in term life insurance with an instant decision or an exam-free experience?

With LGA's increased accelerated underwriting (AUW) limit, it's easier for you to attract clients seeking substantial protection. Even better, the process is so simple that it leaves more time for you to build relationships with your clients.

[Take a look at the talking points.](#)

Lincoln Financial Group

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

Roth IRA conversions made simple

Lincoln has streamlined the Roth IRA conversion process using Lincoln OptiBlend fixed indexed annuity, with [these five advantages](#), eliminating the barriers when clients convert their traditional IRA or 401(k) plans.

Lincoln Leader for Fixed Annuities

In [this issue](#):

- Thank you for your business!
- 1099-R tax form
- Market Intel Exchange
- Update: QLAC premium limit increase
- Online 1099 tax statements
- NEW material available: Fixed Annuity Resource Guide
- Lincoln OptiBlend Advisory 5- advisory fee withdrawals
- Flexible automatic withdrawal dates
- Ready to Sell Tool update
- Enhanced website safety measures
- Out-of-State Sale verification form
- NAIC training required

MassMutual

Updated Life Underwriting Guide

This guide has been updated to help easily identify necessary criteria for applications and set client expectations.

[Check it out.](#)

MMSD Underwriting

In [this issue](#):

- Enhanced Life Underwriting Requirements Guide
- Life Webinar Recap:
- Body Mass Index (BMI)
- Keep Pace with the Future: DI Insurance
- February 12th webinar: Aviation & Avocation

New DI Enhancements for Entertainment Occupations

MassMutual has enhanced its Disability Income Insurance (DI) offering to [occupations within the Entertainment Industry](#) by removing several restrictions including the:

- Minimum 180-day Elimination Period
- Maximum 10-year Benefit Period
- 50% replacement ratio not to exceed \$5,000/month

Mutual / United of Omaha

Express Newsletter

In [this issue](#):

- Let Income Advantage IUL help with future retirement income
- 4 Quarters Club is Back!
- LTC: The advantage of a Cash Benefit
- Discover the support Mutual of Omaha provides for Long-Term Care claims
- Simplifying Cancer Coverage
- Critical Illness with Return of Premium

In [this issue](#):

- Whole Life protection made simple
- Flexibility in Long-Term Care: Choosing between Cash or Reimbursement Benefits
- Return of Premium - Money Back Guarantee for LTC
- Protect Your Clients with Comprehensive Cancer Insurance
- Review the Critical Advantage State Difference Matrix

Pacific Life - Lynchburg

Field News Monthly

In [this issue](#):

- How to Pivot the Conversation to Life Insurance
- Products At-a-Glance
- Time for a Life Insurance Checkup
- Keeping Promises Together

Protective Life

Rate changes for select life insurance products

On February 3rd, there were rate updates for Protective Indexed Choice UL and select in-force universal life products.

[See details.](#)

A faster solution to short-term protection

For clients who need a shorter-term solution like [Protective Classic Choice Term](#), a quicker application process makes a difference. And with [Protective Velocity](#), the smooth application process means more clients get protected faster.

In the Loop

In [this issue](#):

- Rate updates on Protective Indexed Choice UL and in-force universal life policies
- Products available for conversion
- Updated ExtendCare per diem
- Training required with new California best interest regulations
- Use Insure Your Love month to show customers that love and protection go hand in hand

Prudential Financial

Life Essentials

In [this issue](#):

- February 6 webinar: Enduring Estate Planning – A Lasting Legacy for Today's Clients
- The Galleri multi-cancer early detection test is being offered to select Prudential insureds
- Sales Strategies: New year, time to review current plans
- Your role in helping families start financial conversations
- Simplified Loan Repayment Option now available