

Bi-Weekly Newsletter

February 25, 2025

American National

Life Spotlight

In [this issue](#):

- American National, Your Choice for Certainty
- Prioritizing Retirement Planning
- Signature Protection IUL Series Offers Tailored Choices for Your Clients!
- Xpress and Xpress Plus Suspended in NY
- California Required Training

Annuity Watch

In [this issue](#):

- Simplicity with Upside Potential
- NEW First-Year Rate Enhancement
- Annuity Resource Showcase

Athene

UBS Innovative Balanced Index Update

- Watch the [webinar recording](#).
- See the UBS Innovative Balanced Index [brochure](#).
- Download the UBS Innovative Balanced Index [fact sheet](#).

Accelerate

In [this issue](#):

- Latest tax updates and 3 key tax benefits for clients
- Are you missing these 5 small business tax deductions?
- Help clients understand market fluctuations
- Tax breaks for people 50 and over
- Guide to annuity taxation

Cincinnati Life

Termsetter rate update

On February 1, 2025, Cincinnati Life implemented a rate update to the Guaranteed level term portfolio. Additional changes included modified issue age ranges for some preferred smoker and standards smoker cells and a decreased fully commissionable \$65 policy fee.

Corebridge Financial (American General)

Guaranteed Living Benefit Withdrawal rate increases for Power Series Index Annuities – [Get details.](#)

Integrity Life

NEW! Indextra FIA New York – [Get details.](#)

John Hancock

NEW! Introducing LifeCare - A hybrid indexed UL with LTC benefits

With features that allow clients to protect their loved ones, invest in their well being, address long-term care needs and provide a hedge against inflation, LifeCare is designed to offer more when it's needed the most.

And, with no labs or traditional paramedical exams required during underwriting and policies often issued within days, you can place business quickly and easily.

- Check out the [Producer Guide](#).
- Download the [Field Underwriting Guide](#).

Legal & General America (Banner and William Penn)

Get down to business — fast! Download LGA's [Accelerated Underwriting Process Guide](#).

Lincoln Financial Group

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

Pricing Update for Lincoln LifeElements and Lincoln TermAccel

Effective February 10, 2025, Lincoln announced pricing improvements to LifeElements Level Term (2019) and TermAccel. Both products offer level premium periods of 10, 15, 20 and 30 years, and decreasing approximately 2.0% - 2.5% on average for our non-tobacco, core cells. [Read more.](#)

Mutual / United of Omaha

Express Newsletter

In [this issue](#):

- Using SPA to Access Your 1099
- Protect Family Harmony with Income Advantage IUL
- A Lasting Gift of Whole Life Insurance for Grandkids
- Helping Clients Stay at Home: The LTC Solution
- Empowering Aging with the Better Living Longer Program
- Boost Your Critical Illness Sales with the Built-In Return of Premium Feature
- Cancer Insurance: Helping Clients Focus on Recovery, Not Expenses

Nationwide

BGA Bulletin

In [this issue](#):

- Nationwide Heritage Single Premium Whole Life
- Nationwide IUL 2020 products: cap, participation, spread rate and fee changes
- Target premium increase on individual Nationwide® Indexed UL
- Nationwide Underwriting Updates to Foreign National Underwriting

Pacific Life - Lynchburg

Risk Class name changes

All applications dated on or after 2/21/25 will receive the risk class names listed in [this bulletin](#).

Field News Monthly

In [this issue](#):

- A Conversion Case Study
- Help Clients Insure Their Love
- 1035 Exchanges Using Life Insurance
- Discover Opportunities Through Laddering Life Insurance
- A Friendlier Way to Do Business

Prudential Financial

February Sales Idea: Flexible Estate Planning

The shifting political landscape shouldn't dictate clients' estate planning. You can help them take control of their plans so they not only save on taxes, but also create a lasting legacy to leave to those who are most important to them.

[Visit the Trimester Site to bring this sales idea to life.](#)

Life Essentials

In [this issue](#):

- Flexible estate plan strategies
- 10-minute Monday webinars
- Individual Life Insurance Payment Portal
- Alliance Account option for life insurance beneficiaries
- 2024 Tax Forms for policyowners are available online

SBLI

Accelerated Underwriting Age Expansion

Starting Monday, February 17th, AcceleRate – SBLI's accelerated underwriting program - will expand its eligibility to include clients up to age 60. [See the advance notice.](#)

Securian Financial

What can your clients get for \$99?

Securian's \$99 legacy strategy shows how clients can provide their children or grandchildren a lifetime of financial protection while funding other goals — like paying for college, a down payment on a home, or supplemental retirement income when they purchase a permanent life insurance policy.

Purchasing a life insurance policy while children or grandchildren are young also locks in insurability and can help provide and protect a lifetime of dreams at a minimal cost.

[Check out the \\$99 legacy case study.](#)

Introducing Eclipse Accumulator II IUL

Eclipse Accumulator II IUL includes everything you love about its predecessor — low charges, competitive distributions, simple and transparent product — plus new indexed accounts and higher target premiums. [Learn more.](#)

Symetra

Highlighting National Cancer Prevention Month

This month, be a part of your clients' preventative health and well-being by introducing them to Symetra's Cancer Care Compass - a rider package available on our core indexed universal life products that provides access to resources and guidance to help clients live healthier lifestyles today, plus a lump sum payout should the insured face a covered cancer diagnosis in the future. [See more about Cancer awareness and prevention.](#)