

Bi-Weekly Newsletter



February 13, 2024

Industry Articles

How to Explain Annuity Basics

When you use the A word and clients look confused, get simple. [Read the article.](#)

The 4 Questions That Reveal What Clients Really Want

Most people "aren't goals-driven in the traditional sense." [Read the article.](#)

When a Long-Term Care Insurance Insider Is the Caregiver

The author is seeing firsthand how preparing for the unthinkable helps. [Read the article.](#)

American National

Four Critical Business Strategies

There are [four key ways](#) to address business risk to shield and provide additional retirement income to your business owning clients and their key employees. American National's competitive life and annuity products can help you build the right strategy for them.

Annuity Watch

[Read the January 24th issue:](#)

- New Product and Service Portfolio
- Mapping the Journey of Retirement
- Preapproved Social Media Marketing Content
- Quick View Tax Guide

Athene

Building a resilient income plan – webinar replay and materials

- Watch the [webinar replay](#).
- Download the [presentation slides](#).
- See the marketing piece on [sequence of returns risk](#).
- See the marketing piece on [planning for resilient retirement income](#).
- See the marketing piece: [your road map to a resilient retirement](#).

Corebridge Financial (American General)

Time for a client check-in – Beneficiary review resources

A new year is a time to look forward, but also a time to reflect on what has changed. Reviewing life changes with your clients can trigger positive conversations and lead to a healthy pipeline of prospects. Download the [How-To Guide](#). Download the [Client Guide](#).

The gift of "loved one insurance" is timeless

February is Insure Your Love month! It's an ideal time to reach out to clients and prospects and take stock of their life insurance needs. Life insurance protection can be the perfect gift for the ones they love. [Get Life Insurance Awareness tools](#), including grab and go conversation starters, prospecting, presentation, and closing resources. [Learn about Corebridge heritage](#).

Genworth Financial

In-Force Rate Action announcement:

- [Hawaii](#): Pre-PCS, PCS I

CareScout Quality Network now available in FL, PA & TN – [Read the announcement](#).

Illinois Mutual

Tools to help you increase your bottom line with DI

Life insurance and disability income insurance (DI) go hand in hand! Illinois Mutual has created marketing materials to help you start the DI conversation with clients in January and February during the Insure Your Love* campaign.

Show your clients how they can help safeguard their loved ones with DI—the cornerstone of a solid financial plan for families. Nothing says “I love you,” like financial stability.

Download the [Planning Guide](#) to help you craft a strategy to start more conversations this month.

Integrity Life

2024 Retirement Planning Guide

The newest edition of the popular [Retirement Planning Guide](#) is here. It's your go-to for contribution limits, eligibility requirements, tax aspects, target markets and more.

Trillions of Inherited IRA opportunities

The total value of IRA assets topped \$11 trillion at last count.* Much of that money may land with loved ones via beneficiary designations. Some could become sales opportunities.

- See [10 Facts](#) in effect.
- Download [Mind the Rules on Who, When and How Much](#).

*Source: Congressional Research Service, “U.S. Retirement Assets: Data in Brief,” Sept. 20, 2023.

John Hancock

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

Policy crediting rate and indexed account parameter changes – [Get details](#).

Advanced Markets News

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

- New inflation adjustments for the new year
- Podcast: Planning insights to help your clients thrive
- Are you taking advantage of JH Solutions?
- Central Intelligence

Legal & General America (Banner and William Penn)

LGA Connection

[Read the January 25th issue](#), including:

- Elevate your team's outreach
- Capitalize on untapped markets

Lincoln Financial Group

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

OptiBlend FIA 1-2-3

See the [Easy as 1-2-3](#) explanation and this [accompanying illustration](#).

MoneyGuard solutions rate reductions

Effective January 22, 2024, Lincoln implemented pricing improvements on MoneyGuard Fixed Advantage; which included reductions of up to 22% and on MoneyGuard II in California with reductions up to 12%. [Learn more.](#)

Lincoln Leader for Life Solutions

[Read the January 29th issue](#), including:

- Coming: MoneyGuard Policy Dating and Premium Effective Date Rules
- New Lincoln Life Insurance eSubmission Portal
- DocuSign eSignature: Signing on Behalf of a Minor Insured
- Automatic Notification of Premium Due Date
- Resource Roundup

MassMutual

Introducing MassMutual's Whole Life 8-Pay – [Learn more!](#)

What is LifeBridge?

The LifeBridge free life insurance program is a way for MassMutual to bridge the gap between the financial realities of hard-working Americans and their desire for a better life through the financial protection of their children's education.

[Learn more in this consumer-friendly brochure.](#)

Insurance that fits a client's life today and tomorrow

MassMutual Whole Life Insurance offers a combination of benefits and features that can help you address a client's different financial needs during various stages of their life. [View this client-friendly brochure](#) on Whole Life 10 Pay which offers permanent life insurance protection that will be paid up after 10 years, and guaranteed cash value accumulation.

Mutual / United of Omaha

Express Newsletters

[Read the January 24th issue](#), including:

- Cash Value access - a distinguishing feature for IULs
- January 31, 2024, we will be discontinuing new sales of Term Life Express 30-Term Return of Premium
- Planning for peace of mind with traditional LTC
- Learn how to safeguard your client's assets with an LTCi policy
- Help your clients determine the right disability income coverage necessary

[Read the January 30th issue](#), including:

- Using SPA to Access Your 1099
- Annual IUL max illustrated rate update
- Guaranteed Advantage Accidental Death Insurance
- IUL Express - Who's the right fit?
- Overlooked Long-Term Care Benefits
- Sales idea illustrates how long-term care insurance impacts people's lives
- Mutual Income Solutions at a glance

OneAmerica

OneAmerica is now OneAmerica Financial – [Read the press release.](#)

Protective Life

Classic Choice term reprice

Protective lowered prices for Classic Choice term once again. They've maximized the value a term solution can offer clients to help them secure what matters most. [Get details and transition rules.](#)

Updated interest rates

Protective is updating interest crediting rates on multiple Protective universal life in-force policies and all Protective Indexed Choice UL products. Changes will be reflected as follows:

- on new business illustrations beginning February 1, 2024
- on in-force illustrations beginning February 5, 2024
- in annual statements produced on or after March 15, 2024

For a full list of rate changes and effective dates, please visit their [news page](#).

Securian Financial

Securian's underwriting approach

Securian is committed to providing your clients with a smooth experience when applying for life insurance. They continue to develop new underwriting processes and service standards to ensure their experience is given the most important consideration.

- WriteFit Underwriting
- Traditional underwriting
- Mortality credits program
- International underwriting guidelines

Please note: The above does not apply to the SecureCare product line.

Visit securian.com/life-underwriting to learn more and prepare yourself for your clients' underwriting journey.

Symetra

Protector IUL: A market-leading product that stands out in the new year

A new year is a perfect time to try new things! Help your clients start 2024 with an indexed universal life (IUL) solution that stands out from the competition: [Symetra Protector IUL](#).