

Bi-Weekly Newsletter



February 27, 2024

Industry Articles

5 Secrets to Unlocking Profitable Facebook Ads for Financial Advisors

Facebook, obsolete? Not for life and annuity prospects. [Read the article.](#)

10 Things Advisors Need to Know About Assisted Living Facilities

Spending thousands of dollars a month is no guarantee that an establishment will meet clients' expectations.

[Read the article.](#)

American National

Signature Protection IUL

This Guaranteed Index UL product offers:

- Guaranteed coverage and premiums from ages 80 to 121
- Competitive cash accumulation options using the S&P 500, S&P MARC 5% and the Nasdaq-100 indices
- Accelerated Benefit Riders - offer the potential for partial or full acceleration of the death benefit upon the insured experiencing a qualifying illness

Palladium MYG

- 10 % of account value liquidity available immediately, RMD-friendly, each and every year
- Top Rates from 3-10 Years, #1 "A" rated A.M. Best or higher carrier at 5-year rate (for premiums \$250k+) at 5.45%
- Surrender Charges Waivers – Nursing Home Confinement, Disability or Terminal Illness provides 100% access to account value without a charge

[Download this pre-approved client ad](#) showing February 2024 rates.

Athene

Hidden Cost of Cash - [Watch the webinar replay.](#)

Athene Connect Guides

- [Connect Guide](#) for producers.
- [Portal Guide](#) for clients

Corebridge Financial (American General)

SimpliNow Legacy – only on Connex

SimpliNow Legacy goes from applications issued to in-force in minutes! Only available through Connex.

[Run a quote and register today.](#)

Introducing a performance triggered index strategy on the Power Series of Index Annuities NY

[Get details.](#)

In the Know

[Read the February 8th issue](#), including:

- Web address changes for Connex & customer websites
- IRS Forms 1099 have been mailed
- Million Dollar Round Table Certifying forms for 2024
- Credit card information no longer accepted by email

Genworth Financial

In-Force Rate Action announcements:

- [Arkansas](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Option
- [Arkansas](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [Minnesota](#): PCS II with Lifetime Stable Premium Option
- [Nevada](#): AARP Group, My Future, My Plan 2.0
- [Nevada](#): PCS I
- [Tennessee](#): PCS II with Lifetime Stable Premium Option
- [Tennessee](#): Privileged Choice & Classic Select with Stable Premium Option and 1% Benefit Increase Option

Illinois Mutual

Disability Income and Business Expense Insurance

Small business owners love what they do and treat employees like family. [Show your clients](#) how income protection helps safeguard their paychecks and employees.

Medical Professionals need Disability Income Insurance

The health and care of patients is the top priority for individuals working in the medical field. But many never consider what might happen if they become disabled and unable to work. Help them understand that health insurance doesn't cover everything and that disability income insurance (DI) from Illinois Mutual could be the answer!

Use these flyers to help:

- [Nurses](#)
- [Dental Hygienists & Assistants](#)
- [Nurse Practitioners](#)

Integrity Life

2024 Retirement Planning Guide

[This updated guide](#) covers contributions, eligibility, taxation, target markets and more. Even better, this valuable reference is even more useful as it's now approved for use with clients!

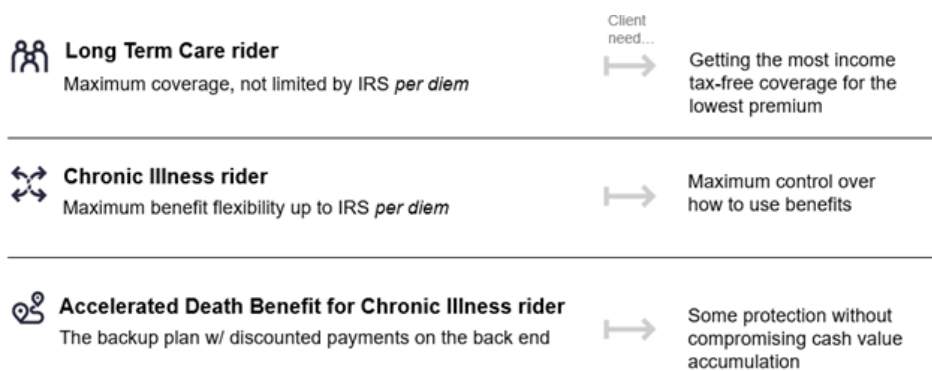
Whoops! Surprise! Uh-Oh!

[See three surprising retirement facts.](#) Ones that may make you say "Whoops" or "Surprise" or "Uh-Oh."

John Hancock

Three ways to approach an LTC need

Living a long life - and enjoying many years in retirement - is a major goal for a lot of clients. And it requires careful planning that goes beyond a one-size-fits-all approach. That's why John Hancock offers you three distinct solutions to help clients deal with the possibility of needing extended care in retirement. [Explore John Hancock's solutions.](#)



Lincoln Financial Group

OptiBlend FIA – as easy as 1-2-3!

Take 5 minutes to [read this](#), it'll be worth your time.

- Download the [accompanying illustration](#).
- [See the rates](#) effective February 5th.

Important change to MoneyGuard backdating rules

Beginning February 12th, Lincoln will no longer offer backdating to save age for MoneyGuard. The insured's insurance age will be the clients actual age when the application is signed. Lincoln will save age for up to one month after the insured's birthday if the policy is placed within 30 days of the client's age-change during the underwriting process. This change will not impact business that is already in-house.

[See the new policy dating rules.](#)

Lincoln WealthAccumulate 2 IUL – [See the product update.](#)

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

Lincoln Leader for Life Solutions

[Read the February 12th issue](#), including:

- Lincoln WealthAccumulate 2 IUL (2020)
- Client Notification letters: Indexed Loan Account Enhancements
- Indexed Universal Life Portfolio Rate Updates
- Lincoln will decommission the LifeComp administration platform

MassMutual

From IUL to Whole Life: *a client case study*

MassMutual is excited to share the first in a series of success stories - beginning with a concerned business owner who replaced their Indexed Universal Life Insurance (IUL) policy* with a MassMutual 10 Pay Whole Life Insurance solution.

[Download this flyer](#) and watch the video below to learn more about the client's journey in seeking the right solution with whole life.



Introducing Whole Life 8-Pay

With the shortest pay period in MassMutual's life portfolio, Whole Life 8-Pay can be a good fit in a wide variety of sales situations with affluent and high-net-worth clients. [View the transition rules and product details.](#)

Not All Partial Riders are Created Equal

MassMutual's Extended Partial Disability Benefits Rider (EPR) has a unique combination of benefit qualifications and calculations, with a robust definition of pre-disability income and generous indexing, making it one of the strongest partial disability benefit riders in the industry. [Visit the DI Competition HUB](#) to view the advantages in these case studies which compare how each company's rider performs.

Mutual / United of Omaha

Express Newsletters

[Read the February 7th issue](#), including:

- Enhancements to Policyholder Information
- Advertising Compliance Requirements
- When submitting applications that include the Long-Term Care Rider, please remember that Drop Ticket application method cannot be used
- Our Guaranteed ADvantage Accidental Death Insurance just got even better with an increase to the Auto Pedestrian Benefit.
- Use the new Fluidless Underwriting Program for fewer requirements to help your larger cases get a jumpstart on their application processing

[Read the February 14th issue](#), including:

- Help clients have a higher comfort level about their future cash value guarantees with the GRO rider
- Simplified Issue training materials, company information and marketing materials
- Consumer brochure helps explain LTC benefits can grow with the addition of an inflation protection rider
- Six steps to LTCi Sales
- Calculating LTC costs and benefits

Pacific Life - Lynchburg

Field News Monthly

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

- There's no better time than now to help your clients insure their love
- A brochure for clients to help them see what PL Promise Term can do for them and their families
- An affordable alternative to Whole Life
- Help your clients with a special-needs child

Protective Life

Help clients show how much they care in 3 easy steps

- [Show clients how to say "I love you"](#) - Share this promotional flyer which helps clients see that purchasing life insurance speaks volumes about how much they care.
- [Cover the basics](#) - Help clients learn how life insurance works, how much it costs and what type of insurance best fits their needs.
- [Determine a client's specific needs](#) - Identify clients' needs with ease and find a life insurance solution that supports their goals.

Classic Choice Term

It's not always easy to align a client's budget with their protection goals. Protective just lowered prices on their [Classic Choice term](#) policies to help you balance both.

- 35- and 40-year term periods make 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 our digital solutions, saving time and enhancing processes — from application submission to sales commission.

Prudential Financial

Retirement Income Tax Planning – [Get tools and resources!](#)

Life Essentials

[Read the February 5th issue](#), including:

- Retirement Income Tax Planning
- Founders Plus Indexed UL & Essential UL enhancements now approved in CA
- 10-Minute Mondays can change your business
- Blueprints to Black Wealth Playbook
- February 15th webinar: The Next 25: Planning for Retirement with High-Net-Worth Clients
- Webinar replay: Is the next big tax reform on the horizon?

SBLI

SBLI's fast and easy digital sales process offers real-time decisions to help you bridge the protection gap during the month of love

They offer a variety of exceptional sales tools tailored to help you effortlessly engage and connect with your prospects, ultimately aiding in the growth of your business. [Visit the sales ideas library today to explore your options.](#)

Securian Financial

Strategies to help build your business

Looking for a go-to resource for estate planning? How about information on working with business owners, families who have loved ones with special needs or timely tax topics? Look no further than [securian.com/life-ideas](#). The newly expanded ideas and tools library for financial professionals offers programs to help you find new clients, expand your influence and build your business.

Get your clients ready now for 2026

Due to sunset provisions of the Tax Cuts & Jobs Act (TCJA), several of the rules that financial professionals have become comfortable with will expire at the end of 2025, unless Congress takes action. The sunset of these provisions has an impact on estate planning strategies, income tax strategies and corporate tax strategies.

[Read this legislative update on TCJA.](#)

Symetra

Chronic Care Advantage Rider

Nearly half the U.S. population lives with at least one chronic condition, and 40% live with two or more. Fortunately, life insurance and protection against the unexpected financial impact of chronic illnesses can go hand in hand.

With Symetra's optional Accelerated Death Benefit for Chronic Care Advantage Rider - available on their indexed universal life (IUL) products - policyowners can choose to access a portion of the death benefit if the insured becomes chronically ill.

[This flyer](#) shows how the rider works using a hypothetical 55-year-old male with a \$500,000 IUL policy and Symetra's Chronic Care Advantage Rider after he was diagnosed with a chronic condition.

The bottom line: An IUL policy with Symetra's Chronic Care Advantage Rider can help your clients pay for unexpected expenses today, and still provide death benefit protection for their beneficiaries.

Transamerica

Sell more Final Expense with improved underwriting

From application to issue, you can now help clients secure final expense coverage faster and easier than ever before. Take underwriting for example — [enhanced adult underwriting guidelines](#) provide superior clarity and are now more favorable to clients across a variety of medical concerns.

Clients needs change. So can their policy.

When can term clients convert to a permanent product?

Term life insurance can provide level premium protection for clients' loved ones over a specified period. But needs can change. Fortunately, Trendsetter Super and Trendsetter LB now allow extended early term conversion to more permanent protection options for new and existing clients without additional underwriting.

TERM PRODUCT	POLICY LEVEL TERM PERIOD	EARLY TERM CONVERSION
TL24 <i>Trendsetter Super</i> TL23 <i>Trendsetter LB</i>	10 years	5 years from issue date
	15 and 20 years	10 years from issue date
	25 and 30 years	15 years from issue date
Other convertible policies and riders	All	5 years from issue date

[Download the conversion toolkit.](#)