



All the carriers. All the service. All the expertise.



January 28, 2025

### Industry Articles

#### **A Long-Term Care Planner's Confession**

An LTCI veteran looks at why some clients still receive care outside their homes.

[Read the article.](#)

#### **The 4 Types of Prospects and How to Sell to Them**

Longtime sales consultant shares the keys to overcoming objections and adding clients.

[Read the article.](#)

## American National

Signature Protection Plus IUL – [Use the pre-approved client ad.](#)

Palladium MYG SPDA - "Park Your Money Where It Matters" – [Use the pre-approved client ad.](#)

## Assurity

### **Improved Critical Illness claims process**

- Claimants don't need to call to request correct form based on their diagnosis - a single form covers all situations.
- New Critical Illness Attending Physician's Statement.
- A direct deposit form was added to claim packages, allowing claimants to be paid faster if they choose.

## Ascent Pro 10 Bonus sales idea: Solving for the essential income gap

Use this [fact finder](#) to determine whether clients have an essential income gap that can be filled with an annuity.

[This example](#) shows:

- A 60-year-old client looking to retire at 65. He has \$300K saved for retirement.
- Using the fact finder, he will need \$60K a year in retirement (\$50K for essential expenses and \$10K in discretionary expenses).
- The guaranteed sources of income in retirement total \$40K (starting at age 65).
- This leaves a gap of \$10K a year.

[This hypothetical illustration](#) solves for that \$10K gap in 5 years, using a premium of \$95,648.

The client can use 17% less premium if they choose the [accelerated option](#).

- \$79,491 initial premium required to generate \$10,000 in guaranteed income in 5 years at age 65!
- \$10K in guaranteed income that lasts for 10 years, then drops to \$6,014 a year for the rest of the client's life
- In 10 years, the \$30K a year from social security should increase to \$43,519 (historical COLA average = 3.79%), helping to offset the decrease in annuity income.

Suitability webinar - Watch the [webinar recording](#).

## Corebridge Financial (American General)

---

### Time-saving resources for 2025

- **Need help prospecting to clients?**  
Access grab-and-go promotions customized for consumers with [Campaign in a Box](#) virtual marketing assistant.
- **Need help to preparing for your initial client meeting?**  
Leverage compelling recommendations on what and how to sell in your client meeting using the [Generation Station](#) advisor report.
- **Need help explaining the value of IUL to clients?**  
Showcase the value in managing volatility with IUL to clients with the [Life with Confidence](#) digital tool.
- **Get it all in one place**  
Visit [Retire Stronger](#) for resources at your fingertips.

## Illinois Mutual

---

DI Quarterly Incentive: Earn up to \$1,000 in cash bonuses each quarter by hitting the DI sales targets. [Get details.](#)

# John Hancock

---

## Underwriting is kicking off the New Year in a BIG way! **Introducing Autobind+**

Through Autobind+, John Hancock's streamlined facultative reinsurance process, they can now offer your agents and their high-net-worth clients up to \$130M! View the new [automatic reinsurance capacity and retention limits](#) piece.

2025 Outlook: Exploring Popular Predictions – [Listen to the podcast](#).

### Spotlight

In [this issue](#):

- New! Life Insurance with a Side Fund Concept
- 2024 IRS Form 1099's will soon be available online
- 2025 outlook: Exploring popular predictions (podcast)
- Coming soon – 2024 Year in Wellness for Vitality members

## Legal & General America (Banner and William Penn)

---

### Accelerated underwriting has perks for you too

We all know the benefits of instant and exam-free decisions through accelerated underwriting (AUW) for clients, but there are big benefits for you too.

- The new \$4 million AUW limit gives you the ability to quickly meet clients' needs, increasing client satisfaction while building loyalty and trust.
- Our efficient and simple process gives you time back to serve more clients. With over 40% of people who apply for term life insurance receiving an instant decision, you can focus on what you do best.
- You can grow your business faster with access to products that open doors to more clients, larger cases and higher revenue potential.

[Share the advisor toolkit.](#)

## Lincoln Financial Group

---

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

## Mutual / United of Omaha

---

### Express Newsletter

In [this issue](#):

- Mutual of Omaha discontinued Disability Income Insurance sales
- The GRO Guarantee for IUL's
- Simplified Issue Life social media content ready for you on the SPA Social Hub
- Updated Long-Term Care Tax Guides for 2025
- 2025 updated LTC Claims Value flyer
- Critical Illness Insurance quotes on the go
- Managing cancer costs with Mutual of Omaha's Cancer Insurance

## Nationwide

---

### An innovative LTC solution for couples is now available in California

CareMatters Together is a linked-benefit policy designed for couples. Here's why it may make sense for many clients:

- **Two lives, one shared pool of LTC benefits** — This reduces the pressure of planning for who's more likely to need care, when will they need it and how much each spouse might need.
- **Payment flexibility** — Single pay, 5-pay, 10-pay, 20-pay and pay to age 100 options.
- **The comfort of predictability** — Your clients will always know what the premium, LTC benefit and death benefit are because each is guaranteed.

CareMatters Together helps clients make the most of their retirement years without having to worry as much about the costs of long-term care. [Explore joint LTC coverage options.](#)

## Pacific Life - Lynchburg

---

### Why Life Insurance Now?

[Here are 5 strategies](#) to help you connect with clients and grow your life insurance business.

## Protective Life

---

### Address 3 common concerns during Insure Your Love month

Insure Your Love month is the perfect time to help clients show their love through life insurance — but having these conversations can be challenging. These resources can help you guide clients and respond to these common concerns.

- **"Life insurance is too expensive."** Show clients how affordable life insurance can be and the cost of not having it. [Download the infographic.](#)
- **"I don't know how much coverage I need."** Easily calculate how much life insurance clients need to protect what matters. [Download the worksheet.](#)
- **"Buying life insurance isn't a priority right now."** Identify opportunities to educate clients on the value of life insurance. [Access the interactive guide.](#)

# Prudential Financial

---

## New Year, Time to Review Current Plans

As 2025 begins, set up policy reviews with clients to help identify outstanding loans on existing policies and address important questions, such as:

- Is their life insurance coverage meeting their needs?
- Are their beneficiary designations still accurate?
- Do their financial strategies need to be adjusted in light of a new administration?

In this [success story](#), find out how a business with significant policy loan repayments improved its financial picture thanks to a Prudential-advisor collaboration and a 1035 Exchange with a mirrored loan that addressed \$2.4M in loans.

[Find more tools for this sales idea](#) - including a client profiler and eklt.

## Life Essentials

In [this issue](#):

- Sales Strategy: New year, time to review current plans
- The 2025 Easy Reference Tax Guide is here
- You can help Black Americans build generational wealth
- What Every Consumer Should Know brochure is moving to "digital only"
- January 2025 changes to Index Accounts
- Modified Endowment Contract (MEC) process enhancement
- New flyer to help clients set up online access

# Symetra

---

## Innovative solutions for your new year's resolutions

- **Cancer Care Compass**  
Be a part of your clients' preventative health and well-being. Statistics show that 40% of Americans will be diagnosed with cancer in their lifetime. Help your clients chart a course for better health outcomes with [Cancer Care Compass](#), available on Symetra's core indexed universal life (IUL) products.
- **Nasdaq-100 Index Strategy**  
Offer the growth opportunities plus death benefit protection your clients may want. Our [Nasdaq-100 Index Strategy](#) is now available on Symetra [Accumulator Ascent IUL](#) for greater diversification and cash value growth potential.
- **High-net-worth foreign national market program**  
Serve the growing foreign national marketplace. Nearly 14,000 foreign nationals with EB-5 visas could have a U.S. estate tax problem. Symetra's [HNWFN program](#) and market expertise could be the solution they need.