

## Bi-Weekly Newsletter



January 30, 2024

### American National

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#### Annuity Sales Concept – CDs vs Fixed Deferred Annuities

This [client-approved piece](#) can be shared with clients to show why a fixed annuity may make sense compared to a Certificate of Deposit.

Paladium MYG – [Share the new client brochure.](#)

#### Life Spotlight

[See the January 17<sup>th</sup> issue](#), including:

- Prepare for the Future with Living Benefits
- Explore Signature Performance IUL Case Studies
- Four Critical Business Strategies

### Athene

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8 Strategies to Help Secure a Financially Sound Future – [Read the Kiplinger article.](#)

#### IRA Beneficiary rules after SECURE Act webinar materials

- Watch the [replay](#).
- Download the [presentation slides](#).

### Corebridge Financial (American General)

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#### The new power of Irrevocable Life Insurance Trusts in changing times

The Estate Tax Exclusion Limit is scheduled to sunset in 2025. This invites an entirely new conversation with clients and prospects about Irrevocable Life Insurance Trusts (ILITs), which can provide new options for legacy and estate tax planning.

This latest sales concept - **Fundamentals of ILITs** - offers a new way of looking at the power of ILITs with a five-part video dive into estate tax and ILIT fundamentals ... and closing with a compelling story for tackling the impending sunset.

Want to master these concepts with clients? Find the video series and presentation under the **Inspiring Clients to Action** section on the [Agent Development page](#) of Retire Stronger.

**Guaranteed Living Benefit rate updates to Power Series Index Annuities**  
[Get complete details and transition rules.](#)

## Genworth Financial

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### In-Force Rate Action announcements:

- [Arkansas](#): PCS II with Lifetime Stable Premium Option
- [Georgia](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Option
- [Iowa](#): Privileged Choice & Classic Select with Stable Premium Option and 1% Benefit Increase Option
- [Iowa](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [Kentucky](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [Kentucky](#): PCS II with Lifetime Stable Premium Option
- [Missouri](#): Choice 1 with Lifetime Stable Premium Option
- [Oklahoma](#): AARP Group, MFMP1, MFMP2
- [Oklahoma](#): PCS I
- [Tennessee](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [Wyoming](#): PCS II with Lifetime Stable Premium Option

## Illinois Mutual

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### Disability Income coverage for starting professionals

Illinois Mutual offers disability income insurance (DI) coverage to individuals who are near completion of apprenticeships, licensing or accredited certification programs. The monthly benefit amount and options available will be based upon the intended occupation and expected income level.

[Learn more and get details to help you get started selling to this untapped market.](#)

## Integrity Life

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### Become an “Income Genius”

See Integrity’s [value add booklet](#) for ways to add to your knowledge on retirement income strategies and solutions.

**2024 Tax Reference Guide** – [Download it here.](#)

## John Hancock

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### Spotlight News

[Read the January 22<sup>nd</sup> issue](#), including:

- Offering early cancer screening to even more policyholders
- Coming soon: Your year in wellness
- 2024 Q1 life insurance market outlook
- Selling Premier Benefit IUL
- Webinar replay: Expanded living benefits — now including indemnity Chronic Illness rider
- Forms update in South Carolina
- New replacement requirement in Rhode Island
- Listen to the latest Hancock Talks podcast

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

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### New year, new beginnings

As we step into 2024, a year brimming with possibilities, it's the perfect moment to focus on the future – for you and prospective clients. This is an ideal time to initiate conversations about life insurance, a crucial step toward securing a protected future.

Download this [flyer](#), add your contact information, and share it with clients. It's more than just reaching out; it's starting the new year with a commitment to security and peace of mind.

## Lincoln Financial Group

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

### Lincoln Leader for Life Solutions

[Read the January 22<sup>nd</sup> issue](#), including:

- Now effective: Pricing improvements for Lincoln MoneyGuard Fixed Advantage
- Now effective – Pricing improvements for Lincoln MoneyGuard II (2020)
- Automatic Notification of Premium Due Date
- Coming: New eSubmission Portal for Lincoln Life and MoneyGuard cases
- Resource Roundup

### Looking for a MYGA alternative solution since rates have dropped over 100bps?

#### Check out the OptiBlend Index 5 Annuity!

The OptiBlend Fixed Indexed Annuity offers both growth and safety. The 1 Year S&P500 Performance Triggered Index is just one option offered that is a very compelling option to consider. The OptiBlend 5 current 1 Year S&P500 Performance Triggered Index rate for 100k or more is 8.65% - effective January 15<sup>th</sup> - which will credit the entire rate as long as the S&P500 is flat or up anything for the policy year. 100% protection for clients if the S&P500 is negative for the policy year.

[See the flyer.](#)

100% allocation 1 Year S&P500 Performance Triggered Index at current rate of 8.65% for 100k or more in the OptiBlend 5.

- If the S&P500 is negative 1 year out of 5 years = Average return 6.9%
- If the S&P500 is negative 2 years out of 5 = Average return 5.2%
- If the S&P500 is negative 3 years out of 5 = Average return 3.5%

What if a client doesn't want to see a 0% crediting? Consider a 50/50 allocation between the 1 Year S&P500 Performance Triggered Index at 8.65% and the Fixed Account Rate at 4.30%.

- In a policy year that the S&P500 is negative the total interest at current rates would be 2.15% because of the fixed rate crediting regardless of the S&P500 performance.
- In a policy year that the S&P500 is positive the 1 Year S&P500 Performance Triggered Index and the Fixed Account rate would both credit for a total of 6.5% combined interest.

## MassMutual

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### Impact of Overweight BMI: A Life Underwriting Case Study

Obesity is a chronic disease that's increasing in prevalence and is considered a global epidemic. See how these risk factors impact those with weight concerns in this [NEW case study](#) that shows how a client was granted coverage for a MassMutual \$1M Whole Life 100 Pay insurance policy.

### Designed for the Future

Most likely, your clients' vision of the future has them earning more income tomorrow than they do today. Their DI insurance policy should be designed to keep up with increases in income. [View this brochure](#) to learn about two different options to help protect your clients' future increases in earnings.

### SIMPLIFY Presentation: Key-Person Insurance Plan

This [Simplify client presentation](#) demonstrates the mechanics of a Key-Person Insurance Plan and how the flexibility, reliability and guarantees of whole life insurance can be a powerful risk management company asset.

## Mutual / United of Omaha

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LTCi Rate Adjustments effective April 1<sup>st</sup> – [Get details.](#)

## Express Newsletters

[Read the January 10<sup>th</sup> issue](#), including:

- Living Promise application update
- Life Protection Advantage IUL was built to provide your clients with confidence knowing that their policy will protect them for their lifetime
- Policy lapse and surrender commission chargebacks
- Be equipped to handle DI price objections
- DI is crucial for financial safety
- Cancer. It's Personal. Learn more about how a cancer policy from Mutual of Omaha can help.
- Inform your clients about the advantages of the built-in Return of Premium on our Critical Illness Policy

[Read the January 17<sup>th</sup> issue](#), including:

- Our Chronic Illness Rider is built into our IULs
- IUL Express vs. Term Life Express
- LTC - choose from 2 ways to receive policy benefits
- LTCi Inforce rate increase
- DI coverage for your self-employed clients
- Disability Insurance act's as your silent guardian

## Pacific Life - Lynchburg

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### Field News Monthly

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

- Start the year right and use this handy client worksheet to help open policy review conversations
- A Time-Saving Tool for Policy Reviews
- Taxes Are Forever, but planning can lessen the impact. See what's changing in 2024.
- See how clients can save on life insurance premiums using a tiered approach
- Get help finding the appropriate product for your clients' needs with this at-a-glance flyer.
- The Pacific Life Promise

## Petersen International

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### New Disability Underwriting Medical Requirement Changes

Regarding most disability insurance applications (personal DI, key person, buy/sell, loan cover, BOE, etc.), underwriters will no longer mandate underwriting requirements of a blood draw, a urinalysis or a paramed exam on cases with monthly benefits of \$10,000 or less.

Furthermore, our disability insurance underwriters will no longer mandate an EKG on cases with applicants aged 60 years and older, which was previously the standard.

Underwriters do reserve the right to request any of the aforementioned requirements on a case-by-case basis.

These new disability product alterations are in immediate effect for all new and renewing business and will serve to complement our recently enhanced benefits and price reductions.

## Protective Life

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### Show customers the value of protecting their loved one

72% of Americans say financial security is an important act of love. February is Insure Your Love month — and what better way to help your customers express their love than with life insurance?

Protective makes it easy for your customers to celebrate their love during this nationwide event and provide you with [resources to grow your business](#) and get the conversation started.

Download this [Benefits of Life Insurance flyer](#) and show customers how life insurance offers more than just a death benefit to express their love.

# Prudential Financial

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## Life Essentials

[Read the January 22<sup>nd</sup> issue](#), including:

- February 15<sup>th</sup> webinar: The Next 25: Planning for Retirement with High-Net-Worth Clients
- Updated registration link for 10-Minute Mondays
- Annual Reviews & Political Landscape
- 25% of women are looking for a financial advisor
- Blueprints to Black Wealth Playbook
- Simplify and speed up the entire life insurance process with eCapabilities
- New video: Get on the Trimester Sales Strategies track

## Securian Financial

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### Help clients protect their family and their lifelong goals

You can help your clients preserve their children's or grandchildren's insurability by putting insurance in place while they're young. With such an early start down the path of financial security, a cash value life insurance policy opens up opportunities for helping pay for college, buying a new home or supplementing their retirement. Share this [Gift of a Lifetime brochure](#) with your clients.

### Use 1035 dollars to maximize future long-term care and death benefit needs

Planning for future care needs is a top concern as people age. You can help clients alleviate this concern by looking at products with chronic illness (CI) or long-term care (LTC) coverage.

Many products can provide CI or LTC coverage in addition to a death benefit. If your client has an existing life insurance policy that no longer meets their needs, consider using a 1035 exchange to repurpose their old policy into two new policies, helping them secure both their death benefit and future care needs.

Securian Financial is one of the few carriers that accepts a 1035 exchange and will split the 1035 funds in-house. This can be an effective tool to customize your clients' policies so they can receive more death benefit and LTC coverage than a single policy may provide.

[Download the strategy.](#)