

Bi-Weekly Newsletter



March 12, 2024

American National

Guaranteed Index UL

American National has one! It's called [Signature Protection IUL](#). Highlights include:

- Dialable No Lapse Guaranteed Death Benefit from age 80 to 121! Strong NLG pricing.
- Competitive Cash build-up featuring 4 index strategies aligned with the S&P 500 Index and NASDAQ + 1 fixed account.
- Max Issue Age to 80; \$250k minimum Face Amount; not available in NY.

Overview of Products and Services Portfolio Guide

[Download this great piece](#) that highlights the best of American National.

Life Spotlight

[Read the February 28th issue](#), including:

- Life, annuity, and pension printed materials available
- Family Financial Needs Analysis
- Four Critical Business Strategies

Athene

Helping Clients Talk Finances with their Families – webinar replay and materials

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

Corebridge Financial (American General)

See how IUL can help tame market volatility

Index Universal Life (IUL) is a powerful solution to supplement retirement income. Easily explain an IUL's benefits with our updated interactive consumer tool ['Life with Confidence'](#). And since it is user-friendly, clients can learn at their own pace too.

Annuity Updates

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

- Introducing a performance triggered index strategy on the Power Series of Index Annuities in New York
- UPDATED INFORMATION - Florida Adoption of the Revised NAIC Suitability in Annuity Transactions
- The Elite Producer Compensation Program (EPCP) has been extended through 2024
- Web address changes
- Individual Retirement service update

Genworth Financial

In-Force Rate Action announcements:

- [Ohio](#): Choice 1 with Lifetime Stable Premium Option
- [Ohio](#): AARP Group, My Future, My Plan
- [Nevada](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Option
- [Ohio](#): Privileged Choice & Classic Select with Stable Premium Option and 1% Benefit Increase Option
- [Pennsylvania](#): Pre-PCS

Illinois Mutual

Quarterly DI Incentives

Earn up to \$900 in cash bonuses each quarter by hitting the disability income insurance (DI) sales targets. [Visit BSI's Incentives Page for complete details.](#)

Integrity Life

MultiVantage SPDA: 3% minimum, full renewal comp to age 96, no new paperwork - [Learn more.](#)

John Hancock

Enhanced Protection IUL

Protection IUL has improved performance potential with powerful living benefits. [Learn more and get resources to use.](#)

In-force LTCi rate action – [Learn about the notifications scheduled for late March.](#)

Spotlight News

Read the [February 20th issue](#), including:

- Update to Amazon Prime Benefit
- An IUL solution for today — and tomorrow
- Show employers how they can build on their benefits package with Premier Benefit IUL
- Meet your clients' needs with our customizable living benefits solutions
- Case study: reframing the story of "my client wants guarantees"
- Protection Term '23 is now approved in California
- Podcast: Unlocking the heart of estate planning — leaving a final act of love

Lincoln Financial Group

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

MYGuarantee (MYGA) - See the [MYGuarantee Fact Sheet](#).

OptiBlend FIA – *NEW SALES IDEA*

[This new sales piece](#) goes over a 50/50 mix allocation idea leveraging OptiBlend 7 with the 1 Year S&P 500 Performance Trigger and 1 Year S&P 500 PAR.

Lincoln Leader for Life Solutions

[Read the February 26th issue](#), including:

- Indexed Universal Life Portfolio Rate Updates
- Product Update: WealthAccumulate 2 IUL (2020)
- Update to MoneyGuard Cancel Date Guidelines

Lincoln Leader for Fixed Annuities

[Read the February 20th issue](#), including:

- Cost of waiting
- Digital resource guide
- New blog post
- Online account management
- APV and Fair Market Value client letter mailings
- Updated web content for the 2023 tax season
- Tax form information
- IRA contribution information

MassMutual

SpecialCare for Special Needs

Our [SpecialCare program](#) helps make a modest amount of life insurance coverage available to individuals with special needs, with the goal to offer guidance and financial solutions for caregivers and provide a protection solution for their dependents.

The Gift that Keeps on Giving

Purchasing a participating whole life insurance policy for a child or grandchild is an enduring gift that could truly last a lifetime. Watch our client-facing [Gift of a Lifetime video](#) or learn more with our [consumer brochure](#).

MMSD Underwriting

[Read the February 26th issue](#) of, including:

- SpecialCare for Special Needs
- What's the Impact of Unearned Income?
- A Case Study: Breast Cancer

Mutual / United of Omaha

Learn about the tax benefits of owning long-term care insurance

- Watch the [webinar recording](#).
- Download the [presentation slides](#).
- Review the [Long-Term Care Tax Guide](#) (*Producer Use Only*)
- Share the [Long-Term Care Tax Advantages for Individuals](#) (*Consumer-Facing*)
- Share the [Long-Term Care Tax Advantages for Business Owners](#) (*Consumer-Facing*)

Express Newsletter

[Read the February 28th issue](#), including:

- The transparency, strength, and stability of our IULs
- Your One-Stop Shop for all things Simplified Issue Life Insurance
- LTCi impacts people's lives
- Our LTCi policies give your clients choices
- DI Underwriting Quick Reference Guide
- DI Secure Messaging Portal URL Change
- Get the attention of new customers
- Who has your cancer policy?
- Deferred Annuity rates increased March 1, 2024

Protective Life

In the Loop

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

- Our latest reprise of Protective Classic Choice term
- Move your business forward with Protective Velocity
- Let clients know how life insurance is the ultimate expression of their love
- Simplify tax season: Download 2023 tax documents now – secure, easy and online
- We're updating interest rates on select products
- Eligible permanent products for conversion

Securian Financial

A competitive alternative to GUL

When you think about long-term guarantees and competitive premiums, Guaranteed Universal Life (GUL) may come to mind. But if your clients are looking for affordable, lifetime protection and greater potential for cash accumulation — you may want to consider Indexed Universal Life (IUL) insurance. [See how Eclipse Protector II IUL compares by offering the best of both worlds.](#)

106,000 and counting...

That's how many times Securian Financial's ideas and tools library has been visited on securian.com. That number signifies A LOT of business-building strategies being leveraged in the industry.

Have you explored securian.com/life-ideas yet?

Newly expanded, it offers programs on topics such as estate planning, working with business owners or families with loved ones who have special needs, taxation and more.

Symetra

Symetra's MultiLife Business Program helps businesses retain top talent

Are your business clients concerned about a potential "knowledge gap" on the horizon? Two key drivers are making it more important than ever to retain key employees:

- During the pandemic, voluntary employee turnover reached levels not seen since the 1960s and 70s.
- Employers are about to face a "silver tsunami" of retiring baby boomers who make up nearly a third of the entire workforce—56% of which are in leadership positions.

Fortunately, companies can take proactive steps now to develop and retain rising young talent and mentors and help ensure the future success of their business.

In this [case study](#), see how two business owners implemented an executive bonus plan with Symetra's streamlined, guaranteed issue [MultiLife Business Program](#) using [Accumulator Ascent IUL](#) to provide key employees with life insurance that can help them today, not just when they're gone.

Does Medicare cover nursing home care?

Are your clients aware of what is and isn't covered by Medicare? A survey reported in Money Magazine found that 40% of baby boomers believe Medicare will pay for nursing home stays if they need help with daily living activities such as dressing and eating. Unfortunately, that may not be the case.

This is a good reason to talk to your clients about [Symetra's Accelerated Death Benefit for Chronic Care Advantage Rider](#) that's available on their indexed universal life products.

With this optional rider, policyowners can choose to access a portion of their death benefit (50% or 100%), with monthly payments of either 2% or 4%, if the insured is certified by a health practitioner as being chronically ill.

Transamerica

Write at the Speed of Business

Propel your final expense business forward with digital application and delivery. DocuSign and eDelivery save time and hassle for both you and your clients, providing an experience that's fast, secure, and up to date. Get more clients protected faster. [Learn more about Transamerica's digital tools.](#)