



## Bi-Weekly Newsletter

March 26, 2024

## American National

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### Life Spotlight

[Read the March 14<sup>th</sup> issue](#), including:

- Signature Performance IUL offers individuals a life insurance policy that not only offers a death benefit but also allows them to have flexibility in accessing cash flow during their lifetime.
- New Product and Service Portfolio
- Advantages of a Buy-Sell Agreement Funded with Life Insurance

### Annuity Watch

[Read the March 7<sup>th</sup> issue](#), including Full Commission on Internal Annuity Exchanges.

## Athene

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FIA Pricing and Power of Diversification – [Watch the webinar recording](#).

Helping your sandwich generation clients succeed – *webinar replay and materials*

- Watch the [webinar recording](#).
- Get the [Sandwich Generation Toolkit](#).
- See the [Understanding the Sandwich Generation e-Book](#).
- Download the [Parent Conversation Card](#).
- Download the [Children Conversation Card](#).

## Corebridge Financial (American General)

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Help women address their financial concerns – [Start the conversation here.](#)

Improved Select-a-Term rates – [See the bulletin.](#)

### Lifetime Income Choice - New Enhanced Income Benefit

Beginning March 25, 2024, Power 7 Protector Plus Income and Power 10 Protector Plus Income index annuity contracts issued with the Lifetime Income Choice guaranteed living benefit will now include the new Enhanced Income Benefit should clients require confinement care. The Enhanced Income Benefit provides for increased income by up to 200% of a client's Maximum Available Withdrawal Amount (MAWA) under the rider for Single Life or 150% for Joint Life when qualifying conditions are met. [Learn more.](#)

## Illinois Mutual

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### Selling DI to Real Estate Agents

Real estate agents are always on the move; visiting properties, meeting clients and hosting open houses - and are perfect candidates for disability income insurance (DI).

Illinois Mutual offers marketing materials to help you grow your business with messaging prompts tailored for specific markets that are a good fit for DI, such as real estate agents:

- A targeted [marketing flyer](#)
- Content for a [pre-approach email](#)
- A personalized [pre-approach letter](#)

## Integrity Life

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### AnnuiTeasers

Short. Sweet. And social. These 15-second, interest-piquing mini-vids are great for quick client emails or snappy social media posts. [See for yourself.](#)

## John Hancock

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Navigating change: Innovations in life insurance – [Listen to the new podcast.](#)

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

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### Women in life insurance: An untapped market

This Women's History Month, LGA is embracing the spirit of empowerment and recognition by shining a light on an underrepresented demographic in the life insurance sector — women.

The "Make Your Mark" Campaign in a Box is a meticulously crafted toolkit designed to equip advisors with the resources they need to effectively reach and serve women, ensuring their financial security and peace of mind. [Download the campaign.](#)

# Lincoln Financial Group

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

## Lincoln Leader for Life Insurance

[Read the March 11<sup>th</sup> issue](#), including:

- Pricing Update: LifeElements and TermAccel
- Indexed Universal Life Portfolio Rate Updates
- Simplified Registration for Corps, Estates and Trusts
- eSubmission Portal transition extended to mid-April
- Data Prefill Available for Two Replacement Forms
- Owner changes During the Client Interview
- Update to MoneyGuard Cancel Date Guidelines

# MassMutual

## Don't miss out on Residency Season

MassMutual is a leader in Disability Income (DI) Insurance to physicians.

Take advantage of these physician specific materials to help better explain why MassMutual's Radius Choice is a great choice for physicians looking to help secure their income with disability income Insurance.

### Protecting Your Medical Occupation



Protecting Your Medical Occupation  
Radius Choice Disability Income Insurance  
Own Occupation Rider  
MassMutual Mutual Life Insurance Company – MassMutual®

### A Physician's Income Protection Reality



A Physician's Income Protection Reality

- 12 Years: Average medical school debt
- \$207,003: Average medical school debt
- \$6,000,000: 25% chance of a year of earnings replaced if you're disabled at age 65
- 30%: Chance of getting involved in a lawsuit
- 25%: Chance of a year of earnings replaced if you're disabled at age 65
- 4 Years: Average length of disability

Leading causes of a disability:

- Musculoskeletal Disorders 29.7%
- Mental Disorders 8.5%
- Cardiovascular 8.5%
- Neoplasms 18.5%
- Other 34.3%

Radius Choice® Disability Income Insurance Can Help You Protect Your:

- Income
- Own Occupation
- Medical School Debt
- Future Safety Increases

MassMutual's highest financial strength

Protecting \$27,000 of your net worth

\$5,130,000,000 of your net worth

### Protecting Your Medical School Debt



Protecting Your Medical School Debt  
Radius Choice Disability Income Insurance  
Student Loan Rider  
MassMutual Mutual Life Insurance Company – MassMutual®

### EPR for Physicians



MassMutual's Extended Partial Disability Benefits Rider (EPR)  
Protecting your income during partial disability

Your income, when viewed over your entire career, will most likely be your single biggest asset — losing your ability to earn an income could have a devastating effect on you and your family.

# Mutual / United of Omaha

Let United of Omaha IUL's be your jam! [Learn how they can turn up your sales.](#)

## Express Newsletters

[Read the March 6<sup>th</sup> issue](#), including:

- Advantages of Index Loans on products that perform as illustrated.
- Term Life Express (TLE) offers your clients more than just affordable coverage.
- Help your clients stay in their homes with long-term care insurance products.
- Using Inflation Protection to reach a desired LTC premium.
- Affordable Disability Income protection options
- Secure Messaging Portal URL Change
- The Critical Advantage opportunity
- Spring Forward with Critical Advantage

[Read the March 13<sup>th</sup> issue](#), including:

- Help turn up your IUL sales with chart-topping IULs.
- Two key express products designed to help you secure your client's future.
- Use the Next Steps flyer to help set expectations for your LTCi applicants.
- Long-Term Care clients have choices.
- Sales Idea: Protect Your Clients' Retirement Assets
- Determining the right DL coverage for clients
- Mutual of Omaha's Cancer Insurance offers competitive rates, which allows clients to buy more coverage.
- Help clients understand the need and value of the Mutual of Omaha's Critical Advantage portfolio products.

## Prudential Financial

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### Planning for the Sunset - *sales idea*

Clients don't like surprises when they could involve missing out on federal gift and estate tax exemptions. Let them know they have less than 22 months to leverage them. Activate this sales idea by using the sales kit on the [Trimester Sales Strategies site](#).

## SBLI

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### Insurance Solutions for Single Parents

SBLI offers competitive term insurance, complemented by a fast and user-friendly digital sales process. This enables real-time underwriting decisions, empowering you to provide your clients with an affordable and convenient solution that meets their unique needs.

They've developed a suite of exceptional sales tools specifically designed to enhance your engagement with prospects. [See their materials for single parents](#).

## Symetra

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### Can life insurance help relieve clients' long-term care concerns AND protect beneficiaries?

In addition to life insurance protection, Symetra's indexed universal life (IUL) products can provide monthly payments to help pay for care or other expenses if the insured is diagnosed with a qualifying chronic condition.

Symetra's [Accelerated Death Benefit for Chronic Care Advantage Rider](#) can be tailored to each client's individual outlook toward the future cost of care. In a [hypothetical scenario](#), we show a 55-year-old male with a \$500,000 Symetra IUL policy and our Chronic Care Advantage Rider with a 50% acceleration percentage and 4% payout after he is diagnosed with a chronic condition.

Check out the [rider comparison](#) to see how Symetra's included and optional chronic illness riders compare.