



November 21, 2023

Industry Articles

The Silent Discussion About Long-Term Care

Portfolio strategy may be more fun, but clients need to think about this, too. [Read the article.](#)

12 Ways Long-Term Care Risk Eats Your AUM

Long-term care risk is like a demon that wants to hurt you, and your clients. [Read the article.](#)

American National

Lifetime income that you control - ASIA Plus Flex Index Annuity

Lifetime Income Rider of 9%

Double your money in 8 years

See the newly updated [client ad](#) promoting this competitive lifetime income rider. [Check out the product landing page](#) and see the payout table for Single Life and Joint Life found in the ASIA Plus Flex 7 or 10 Index Annuity client brochure.

Palladium MYG - Top Guaranteed Fixed Annuity Rates

Use the [pre-approved client ad](#).

Life Spotlight

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

- Quick Access to Key IUL Information
- NSF Efforts on Life Applications
- Surrender Email Notifications and Saving Strategies

Corebridge Financial (American General)

Understanding Inherited Accounts

- [Inherited IRA's](#)
- [Inherited Nonqualified Stretch Annuity](#)

In The Know

[Read the November 2nd issue](#), including:

- Improved Term rates
- IUL credited rates: Quarterly update
- Foreign National update: Power of Attorney form available for delivery requirements
- Reminder regarding New York Reg 187

Genworth Financial

New York Suitability and Best Interests in Life Insurance and Annuity Transactions Regulation

[Read the reminder.](#)

In-Force Rate Action announcements:

- [West Virginia](#): Choice 1 with Lifetime Stable Premium Option
- [West Virginia](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [Wyoming](#): Choice 1 with Lifetime Stable Premium Option

Illinois Mutual

DI Coverage for Starting Professionals

Illinois Mutual now 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 by downloading the [Product Update Flyer](#), which includes more details to help you get started selling to this untapped market.

Integrity Life

Value the Value Adds

Check out Integrity's [overview of value-add programs](#) designed for client and rep engagement. Topics include Social Security, income planning, survivor support, advanced sales and much more.

SPIA Video

You know what a SPIA is. But do your clients? This new "[Term Talks](#)" video explains it in simple terms to help you communicate, educate and sell.

John Hancock

Application deadline extended for Protection Term '20 and Vitality Term '20 - [Get details.](#)

Premier Benefit IUL

This product is offered to high-earning professionals in the workplace, and provides voluntary life insurance, optional long-term care protection, and access to the John Hancock Vitality program through a simple, streamlined application process.

[Visit the microsite.](#)

In-force rate action – [See the notifications](#) to take place in late November.

Advanced Markets News

[Read the October 2023 issue](#), including:

- Tax planning
- Year-end planning
- Because You Asked (BYA)
- Central Intelligence

Legal & General America (Banner and William Penn)

Help service members secure protection for their loved ones

American service members make countless sacrifices to protect our country. You can help them protect their loved ones with smart, affordable life insurance solutions. [Download this Service Member Guide](#) to gain invaluable information to help you meet the needs of service members and their families.

Lincoln Financial Group

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

MassMutual

Timing is everything

Did you know that before the 2026 tax law change, couples can convert two (2) term life policies for one survivorship whole life insurance policy? Term life insurance from MassMutual may include a valuable option that allows the policyowner to convert all or a portion of the coverage to permanent life insurance to prepare for potential estate taxes. [Learn more.](#)

Fewer Requirements. Quicker Coverage. Enhanced Express DI.

Working with MassMutual has never been easier. Through their newly enhanced Express DI Underwriting program, you can help new and existing clients get the coverage they need, faster and easier than ever before. [View the guidelines.](#)

New underwriting rules for undocumented residents

Effective immediately, undocumented U.S. residents with 10-plus years here may be eligible for individual term or whole life insurance coverage under certain parameters. [Check out the new underwriting guidelines.](#)

Are you familiar with the Platinum Pass Program?

As MMSD ramps up to provide you support and meet your business needs during this final stretch to year end, here's a way that can help streamline your client's permanent coverage up to \$5 million, especially on jumbo cases, without further insurance exam testing: [The Platinum Pass Program.](#)

Mutual / United of Omaha

Advanced Markets Sales Kit - The Importance of Working with Business Owners

Business owners often wear many hats and can be wrapped up in the day-to-day operations of their enterprise. They may not always have time to consider all the ways in which their business can and should be protected. It is critical that you serve as a valuable resource to help them identify any blind spots when it comes to protecting the business, or if selling the business is being considered.

Listen to Mutual's brief conversation on [how to get started talking with a business owner](#), or view the [print version](#). You can also [listen to their podcast](#) on the subject.

Use these resources in your efforts.

- Producer Facing Materials:
 - [Working With Business Owners](#)
 - [Delivering an Informal Business Valuation](#)
- Consumer Facing Materials:
 - [Help Protect What Matters Most to Your Business](#)
 - [10 Ways to Increase the Value of Your Business](#)
 - [Sample Business Valuation](#)

Express Newsletter

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

- NAIC Guidelines for Brokerage General Agents in New York
- Income Advantage offers added guarantees
- Enhancing a portfolio with Critical Advantage
- Aging-In Postcard available for Prescription Drug Plans
- Even more money for you - Increased Broker Bonus
- Med Supp rate adjustments
- Having conversations that matter
- Starting the conversation about Long-Term Care Insurance
- Added benefits of Disability Income Insurance
- Disability Income Solutions Product Overview
- Who has your cancer policy?

Nationwide

News You Can Use

[Read the November 2023 issue](#) of, including:

- Nationwide Life Insurance Business Ranked #2 by J.D. Power
- Long-term Care Awareness Month: Nationwide CareMatters Together Conversation Starters

Pacific Life - Lynchburg

Field News Monthly

[Read the November 2023 issue](#), including:

- Top 6 Reasons to Work with Pacific Life
- What Sets Us Apart
- Laddering Life Insurance
- Chronic Illness Protection Option
- You Apply, We Do the Rest

Protective Life

Indexed Choice UL

In case you missed it, Protective recently [repriced](#) their Indexed Choice UL.

This straightforward IUL can help offer your clients protection and realistic cash value that's linked to market performance. With these enhancements, its' competitive positioning now includes short pay and single pay scenarios, especially for no lapse premiums up to age 90. [Explore the product.](#)

Prudential Financial

Life Essentials

[Read the November 13th issue](#), including:

- Versatility of Life Insurance
- Cash Value Life Insurance Corridor Story marketing flyer
- Help Black consumers get life insurance
- Did you know, by 2030, women will control \$20T in assets?*
- eCapabilities: A faster, easier (and virtual) way to do business
- Set the stage for better client conversations with the LifeInsight Summary
- Limitation in viewing recently updated life beneficiary information in PruXpress
- Medical Records retrieval process update
- Year-end flyer
- PLI Desktop to be retired January 1, 2024
- November 16 webinar: Connecting with and Supporting Client Caregivers – Things I Learned: A Caregiver's Journey
- Webinar replay: Bridging the Insurance Gap: LIMRA Insights and Strategies to Reach Underserved Markets

SBLI

AcceleRate - an accelerated experience you can count on

AcceleRate enhances the underwriting process by implementing advanced automation and digital tools that ensure quick, dependable outcomes. It streamlines the application process by providing real-time approval decisions or seamlessly pivoting to traditional underwriting in one predictable accelerated process! With the [AcceleRate experience](#), you get:

- Fast real-time decisions with higher conversion rates
- No medical exam or APS required for approved AU cases¹
- A seamless end-to-end digital sales process
- Highly competitive monthly term rates
- Speed, convenience, and simplicity

Early Term Conversion

Big news for term conversions and your business: extended early term conversion for Trendsetter Super and Trendsetter LB is now available to new and existing term clients. It's easy, and doesn't require underwriting. [Learn more.](#)

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

This business building opportunity applies to policies issued after May 6, 2017, but is not available in California, Guam, or New York. Product-specific forms to complete a term conversion can be downloaded from your agent portal.