



November 7, 2023

Industry Articles

Why the 2050 Annuity Market Looks Beautiful

For providers of annuities and other products designed to protect principal, bad news can be good news. [Read the article.](#)

American National

A Guide to Prioritizing Retirement Planning – [Visit the new microsite.](#)

Life Spotlight

[Read the October 25th issue](#), including:

- Surrender Email Notifications and Saving Strategies
- Purpose Driven Life Insurance
- Prepare for the Unexpected with Living Benefits
- Newly updated Buy-Sell Agreement Brochure

Assurity

The hottest market for Critical Illness sales now

Take advantage of open enrollment and the prime time for critical illness sales, particularly for women who:

- Lead household financial decisions and right now are making insurance decisions for their families.
- Are seeing rising deductibles and costs – in 2024, the out-of-pocket healthcare coverage maximum is a whopping \$18,900 for a family.
- Feel the real impact of the pink tax for their healthcare, spending more out-of-pocket than men.

With instant decision for benefit amounts up to \$75,000, it's quick and easy to get your business on the books and your clients covered. Get prospecting and sales tools at criticaloutlook.com.

Corebridge Financial (American General)

From AIG to Corebridge, their underwriting focus

It's been more than a year since AIG's Life & Retirement business was spun off to create a wholly new and independent company, Corebridge Financial. While their name has changed, they remain dedicated to providing an industry-leading underwriting experience.

- See the [underwriting overview](#)
- Get a peek [behind the scenes](#)

Improved Select-a-Term rates

Effective October 30, 2023, Select-a-Term is repriced in all states, excluding New York. Overall, the rates trend lower and decreases can be seen across all key bands. [Read the announcement.](#)

Annuity Updates

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

- Elite Producer Compensation Program - extended
- Product Offering in Idaho
- Introducing Contract e-Delivery
- AML and Large Case Exception reviews now only required for submissions over \$2 million
- New Advanced Marketing Resources
- Product Simplification for Fixed Annuities
- Suitability Program Enhancements
- Individual Retirement Service Update
- Annuity Playbook
- Annuity rates

Genworth Financial

In-Force Rate Action announcements:

- [Maryland](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Option
- [Maryland](#): My Future, My Plan and Privileged Choice Flex with 1% Benefit Increase Option
- [Pennsylvania](#): PCS II with Lifetime Stable Premium Option

Illinois Mutual

Expanded Benefit Periods for Chiropractors

Illinois Mutual now offers up to a five-year benefit period for chiropractors who apply for disability income insurance (DI). Historically, chiropractors have encountered difficulty finding insurance solutions to protect their income, making them excellent prospects!

Download this [Income Protection for Chiropractors flyer](#) to learn more.

Who is eligible for class upgrades?

Your business owner* and W-2 employee clients could be eligible for a one-class occupation upgrade that gives them access to optional benefits and riders, lower premium rates, and more.

Available class upgrades for eligible occupations include:

- Class 3 upgraded to Class 5
- Class 2 upgraded to Class 3
- Class 1 upgraded to Class 2

Find a full list of eligible occupations in this [class upgrades flyer](#).

John Hancock

Tap into the employer market with Premier Benefit IUL

John Hancock's Premier Benefit IUL offers you a new opportunity to sell voluntary life and optional long-term care rider protection in the workplace. Watch this quick video to see why Premier Benefit IUL stands out:



Also, download these resources:

- [Seller's guide](#)
- [Premier Benefit IUL webinar](#)

Spotlight News

[Read the October 16th issue](#), including:

- Compliance reminder regarding advertising and sales materials
- Protection solutions for your sales success - now offering a Chronic Illness rider
- Introducing Premier Benefit IUL
- New Vitality Points opportunity

Legal & General America (Banner and William Penn)

What clients can expect: The next steps after applying

Help them stay prepared and in-the-know by sending a follow up email detailing LGA's process. They've done the work for you. [Download this document](#) to easily share the next steps with your clients. As quick as you can copy and paste, your clients will thank you for keeping them up to date.

Lincoln Financial Group

Bring clarity to long-term care planning

Lincoln's MoneyGuard Solutions Conversation Catalyst tool helps clients understand care options, identify care preferences and associated costs, and confirm a funding solution is set to meet their needs.

Use the [Conversation Catalyst tool](#) with clients to help have an impactful LTC planning conversation.

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

Clients overweighted in cash?

A guaranteed growth strategy can help their retirement savings while staying protected from loss. Lincoln MYGuarantee Plus fixed annuity offers [these great rates](#).

Lincoln Leader for Life Solutions

[Read the October 30th issue](#), including:

- DCA 10% Fixed Account Enhanced Interest Rate Program
- Enhanced Underwriting Program
- Partnering to Streamline Tax Return Orders
- November is Long-Term Care Awareness Month
- Online billing and payment
- 2023 Life Insurance Year-End Guideline

MassMutual

Estate Planning and The Whole Life Insurance Solution

During Estate Planning Awareness Week, help educate clients about what estate planning is and how they can benefit from some form of estate and wealth transfer planning, be it simple or complex. Learn how whole life insurance could be an ideal solution to meet their needs in this [Advanced Sales Success Strategy](#).

Understanding the Value of Income

As a financial professional, you understand that protecting a client's income is a good decision; and that by assessing their financial situation, you can help make a recommendation for a disability income insurance solution. [Check out this consumer brochure](#) to help clients better understand the value of their income.

Express DI enhancements

Through the [Express DI Underwriting program](#), applicants who meet certain criteria are eligible to apply for fully underwritten individual disability income (DI) insurance coverage and/or Business Overhead Expense (BOE) coverage with fewer requirements.

To further help, they are enhancing the program by raising the threshold for Radius Choice® Financial Requirements:

- They no longer require financials for Non-Owner/W2 Employees up to \$10,000 of monthly benefit.
- Business owners remain up to \$6,000 of monthly benefit without financials.

Mutual / United of Omaha

Inforce LTCi Rate Adjustments for January 2024 – [Get details.](#)

Express Newsletters

[Read the October 18th issue](#), including:

- Life Insurance as a Unique Asset – webinar recording
- Customize a Living Promise Postcard
- Four crediting strategies available on our IUL portfolio
- Inforce LTCi Rate Adjustments effective January 1, 2024
- Commitment to traditional Long-Term Care Insurance
- Help safeguard your client's earnings
- Critical Illness Real Wins: Supplement Your Clients' Coverage
- Prospecting Postcard for Critical Advantage
- Watch Mutual of Omaha's Wild Kingdom Protecting the Wild on NBC

[Read the October 25th issue](#), including:

- November 8th Break Down Barriers w/Business Owners
- Life Protection Advantage IUL - protection for lifetime
- e-Signature enhancements
- SC LTC Rate Adjustment Filing notification letter
- Medicaid vs. Long-Term Care Insurance
- Great News - DI Mobile Quoting is here!
- Breast Cancer Awareness Month
- Real Wins: Critical Illness
- Errors and Omissions Insurance

Pacific Life - Lynchburg

New Requirements for Trust and Power of Attorney Forms; Clarification on Payees

Effective November 15, 2023, Pacific Life will require Trust Certification and Power of Attorney Certification forms, along with applicable inforce policy requests. [See the full bulletin for more details.](#) In addition, disbursement-related forms are being updated to provide clarity regarding acceptable alternate payees. Note: New business requirements remain unchanged.

In The Loop

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

- The newest Velocity improvements to keep your business moving faster
- 2023 holiday schedule and year-end processing guidelines
- Velocity: Voice Signature process expanded
- Protective recognized by Newsweek for Best Customer Service

Prudential Financial

Life Essentials

[Read the October 16th issue](#), including:

- Client-facing tool debunks 4 main myths and misconceptions
- Explaining complex life insurance concepts doesn't have to be - complex
- Transferring business/employer-owned life insurance
- Get the NEW Case Design Guide: FlexGuard Life
- eCapabilities offer a faster, easier, and virtual way to do business.
- LifeInsight is your one-stop shop for your inforce policy needs!
- Year-end flyer now available
- ExamOne Mobile Exams not available in Nevada
- Webinar replay: The Financial Confidence Correlation

[Read the October 30th issue](#), including:

- November 16th webinar: Supporting Client Caregivers
- 10-minute Mondays
- Help Black consumers learn how life insurance can help with retirement
- Help women become financially confident
- Cutting-edge tools to help you manage life insurance policies at Prudential

Need an insurance solution that's easy to customize?

SBLI offers a highly competitive term insurance solution, featuring a great new underwriting program that delivers real-time decisions. This empowers you to safeguard your clients' families with a solution that is easy to customize to meet their needs in the most cost-efficient way. [Learn how.](#)

Securian Financial

Increased premium limits

Securian has increased their premium limits for the first policy year only on new sales for select products sold with the No Lapse Guarantee Agreement (NLGA).

Premium limits with the NLGA are now the greater of 5x target or \$5mm for these products:

- Eclipse NY
- Eclipse Protector II Indexed Universal Life (IUL)
- Eclipse Survivor II IUL

[View their product lineup.](#)

Symetra

New Accelerated Underwriting Express path can put clients on the fast track

[Symetra's Accelerated Underwriting Program](#) is designed to offer clients a permanent life insurance policy without completing an exam or submitting an APS. To make the program even more attractive—and potentially deliver even faster underwriting offers—we've added an Express path.

How does it work?

- Clients ages 18 to 60 with face amounts up to \$1 million will automatically travel this path.
- No exam can be submitted or pre-ordered.
- Just submit Part I and II applications and a HIPAA consent form. We'll do the rest!

If more information is needed to complete a client's underwriting, we'll let you know. [Watch their video to learn more.](#)

Sales Flash

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

- League-leading, protection-focused IUL
- Skip the medical exam with our Accelerated Underwriting Program
- Is an Annuity Max Strategy right for your clients?
- Help business clients turn the "Great Resignation" into the great retention with key person life insurance

Transamerica

Expanded Nonmedical Underwriting

Less time, more coverage, best rates. Take a deep dive into [Transamerica's expanded nonmedical underwriting](#).

Risk Class Upgrade

Available to qualified clients on all new IUL policies through the end of the year, this opportunity provides even more value for our IUL product suite, giving clients a rate class they would have not otherwise qualified for. This applies to both [Transamerica Financial Foundation IUL](#) and [Transamerica Financial Choice IUL](#) products. [Get full details.](#)