



October 10, 2023

Industry Articles

John Hancock to Sell Long-Term Care Hybrid Through Worksites
Golf legend Jack Nicklaus will give the launch extra lift. [Read the article.](#)

Why Corebridge Embraces Term Life
Tim Heslin, the life unit president, believes a great opportunity is still there. [Read the article.](#)

American National

Fixed Annuities for High-Net-Worth Individuals
[This client-approved piece](#) highlights why high-net-worth individuals should consider fixed annuities as part of their financial plan.

Assurity

Bust the big life insurance cost myth
Share how easily life insurance fits the budget with this ready-to-use article on [10 things that cost the same as life insurance.](#)

Corebridge Financial (American General)

Value+ Protector III - premium reduction and improved positioning

- Get complete details in
- Download the [sales concept](#).

Life insurance that adapts to changing needs
While the primary reason to purchase life insurance is the death benefit, Value+ Protector III has the flexibility to help your clients by building cash value over time. [See the sales concept.](#)

And, see [this bulletin](#) for details about Value+ Protector III's premium reduction and improved positioning.

Annuity Updates

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

- Power 5 Protector Index Annuity commission rates increase
- Product availability in Idaho has changed
- Maximum Purchase Payment Limit Increase
- The Elite Producer Compensation Program
- Individual Retirement Service Update
- Suitability Program Enhancements

Genworth Financial

In-Force Rate Action announcements:

- [Michigan](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [Michigan](#): Privileged Choice & Classic Select with Stable Premium Option and 1% Benefit Increase Option

John Hancock

In-force rate action notifications for September – [Get details](#).

Introducing Premier Benefit IUL -

a new opportunity to sell life and long-term care protection in the workplace

Premier Benefit IUL gives you a new opportunity to tap into an employer market focused on attracting and retaining top talent. It offers high-earning employees an easy way to buy voluntary individual permanent life insurance with optional long-term care rider protection — all at no cost to the employer. What's more, every policy includes John Hancock Vitality PLUS, which supports employees in their pursuit of living a longer, healthier, better life.

[Learn more](#).

Advanced Markets News

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

- Celebrating 25 years of JH Solutions
- Surviving the sunset
- Central Intelligence
- A new opportunity to offer life and long-term care protection in the workplace

Spotlight News

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

- Putting the "life" in life insurance — a discussion with Brooks Tingle
- It's life insurance awareness month — now is the time to create more urgency with your clients
- Higher enhanced targets
- What the GRAIL partnership means to you — and your clients

Illinois Mutual

Talk to Real Estate Agents about DI

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 has 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. Download the [flyer](#). Use this [letter](#).

TIP: Real estate agents meet with many clients each week, which also makes them a great source for referrals! Check for potential association discounts in your area!

Lincoln Financial Group

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

Lincoln Leader for Fixed Annuities

[Read the September 22nd issue](#), including:

- Guaranteed minimum rates
- ACORD eForm: Carrier look-up
- Online resource guide
- Indexed account earnings
- Resolving NIGOs
- Key facts about Lincoln
- Regulatory Round-up
- NAIC training required: new OK

MassMutual

How life insurance helps business owners manage the risk of losing a key person

A major risk to the business is the loss of a key person. To manage this risk, a business can purchase life insurance on a key employee to ensure the company has sufficient liquidity to keep the business running in the event of premature death, or early departure. [Learn more.](#)

Risk Reward Trade-off: Whole Life and Indexed Universal Life

There are several key differences between Whole Life and Indexed Universal Life (IUL) insurance that are important for clients to understand when they choose the product that best suits their needs.

[This guide](#) can help explain the distinctions between Whole Life and IUL insurance product solutions.

New Juvenile Life Insurance Guide

Did you know that the underwriting process for juveniles up to \$5,000,000 of whole life coverage is much simpler than writing adult life insurance policies, and does not require exams or labs? [View the Juvenile Life Insurance Underwriting Guide to learn more.](#)

Mutual / United of Omaha

Express Newsletters

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

- Updated Underwriting Flyers
- Revamped: Living Promise Record Keeper
- Premium Draft Updates for Simplified Issue
- SECURE Transfer Planning Training Webinar
- How LTCi Impacts People's Lives
- Protecting Retirement Assets with Disability Income Insurance
- Did You Know - DI Edition
- The Cancer Insurance Conversation
- Sales Idea: Coverage for a Non-Working Spouse

[Read the September 27th issue](#), including:

- Updated Living Promise Materials
- Predicting the Future Can Be Tricky
- Life Insurance Awareness Month is Coming to An End
- Why Choose a Traditional LTCI Policy
- The Importance of Providing Care
- Safeguarding Independent Workers
- Finding the Right Clients for DI
- Supplement Your Clients' Coverage with Cancer Insurance
- Deferred Annuity New Money Crediting Rates Increasing
- Errors and Omissions Insurance

Pacific Life - Lynchburg

Fresh Rates for PL Promise Term – [Learn more.](#)

Protective Life

Indexed Choice UL – exciting news

This product has now launched in New York, AND the non-NY version was also repriced to improve competitiveness in key scenarios. This indexed universal life insurance solution can help protect your clients' goals while offering the flexibility to adapt to life's changes — including the opportunity to grow and access cash value that's linked to market index performance. [Learn more.](#)

Classic Choice Term - more affordable for them, easier process for you

With reduced rates, longer term periods, and faster technology, Protective make it easy for you to help customers protect what matters most.

- Learn about [Classic Choice Term](#) and get resources.
- Streamline your business with [Protective Velocity](#).

In The Loop

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

- Protective Indexed Choice UL - repriced and in NY
- Our latest reprice of Protective Classic Choice term
- Learn how to recommend the right coverage
- Protective Velocity: See the latest updates
- Completing Part II online increases policy placement
- Our new self-service customer portal has launched

Prudential Financial

Life Essentials

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

- Life Insurance Awareness Month – 20th Anniversary
- Help women achieve financial well-being—by using our new women's digital experience!
- PruFast Track by the numbers
- Compare potential outcomes with LifeInsight's Summary and Scenario Builder
- Webinar replay: Spousal Lifetime Access Trusts (SLAT)

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

- October 19 Webinar: Bridging the Insurance Gap – LIMRA Insights and Strategies to Reach Underserved Markets
- Important Service Information
- Help women achieve financial well-being—by using our new women's digital experience!
- Updated Black Consumer Digital Experience
- Do more in less time with LifeInsight policy tools
- Start your week with 10-Minute Mondays!
- October 2023 changes to Index Accounts and Strategies
- Webinar replay: Spousal Lifetime Access Trusts

Securian Financial

WriteFit means an improved customer experience

When it comes to improving your clients' underwriting experience, WriteFit is a must. The top three reasons you choose WriteFit for eligible clients 91 percent of the time include:

- An underwriting decision within 24 hours
- Almost 60 percent of cases are accelerated without labs and exams
- A 21 percent increase in placement rates

[See what clients fit into WriteFit.](#)

Symetra

Accelerated Underwriting Program explained – [Watch the 2-minute video here.](#)

Sales Flash

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

- Symetra ranked among the “best in the business” by USA Today
- Symetra underwriting programs can help you finish the year strong
- Building a reward and retention strategy with Symetra’s MultiLife Business Program
- Help business owners protect their competitive edge
- Help clients maximize IRA distributions to increase their legacy and control

Transamerica

Winning Millennial Clients – [Watch the webinar replay.](#)

Financial Choice IUL - Reach more clients with [translated materials for CA & DC.](#)