



October 24, 2023

Industry Articles

10 Insurance Sales Success Strategies

There are all sorts of new tricks, and then there are the techniques that work. [Read more.](#)

American National

Life Spotlight

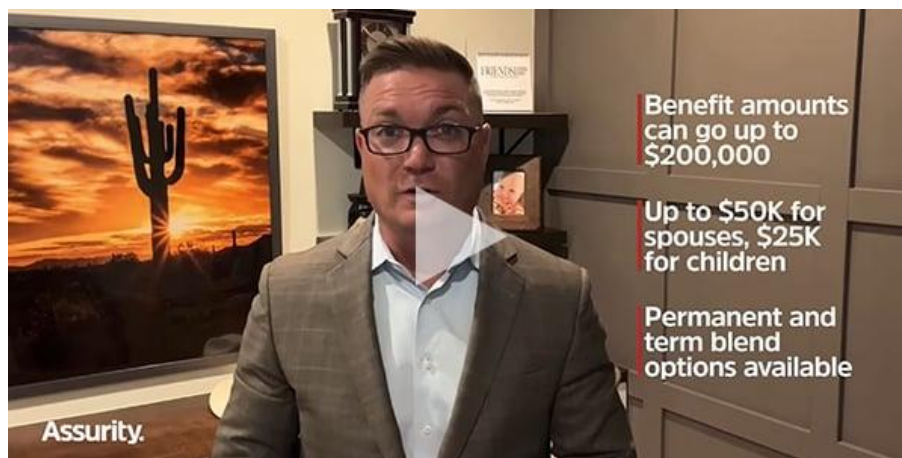
[Read the October 11th issue](#) of, including:

- Signature Guaranteed UL, More Than Just a Death Benefit
- Customize Your Client's Life Policy With Benefits & Riders
- Signature Series of Solutions: Product Comparison

Assurity

Coverage no matter who you work for

Offer something many employees don't have: a whole life insurance policy that goes with them if they change employers or retire. Watch the video below to learn more.



Corebridge Financial (American General)

Suitability Program

- [Learn about the enhancements.](#)
- [See the updated guidelines.](#)

In The Know

Read the [October 5th issue](#), including:

- Improved positioning for Protection IUL
- Updates: Child Rider in all states; Suicide Exclusion provision in Compact states
- Working toward more competitive underwriting decisions: New update!
- Important information for customers in Hawaii and Florida
- Reminder: Life insurance not sold or issued to Qualified Plans

Genworth Financial

In-Force Rate Action announcements:

- [South Dakota](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [West Virginia](#): PSC II with Lifetime Stable Premium Option
- [Texas](#): Privileged Choice & Classic Select with Stable Premium Option and 1% Benefit Increase Option
- [Texas](#): My Future, My Plan

Million Dollar Round Table – [Get details on the certification process.](#)

Integrity Life

Income Outcomes: Retirement Planning Confidence Study

Retirement plans don't end when retirement begins. How can you help purposeful retirement savers transition to prudent retirement spenders? Don't miss the interesting outcomes of this recent [retirement income planning survey](#).

John Hancock

New employer solution from John Hancock – streamlined underwriting life product with LTC rider

Effective September 25th, John Hancock has launched a streamlined underwriting life product with a Long Term Care rider - Premier Benefit IUL. 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.

Key highlights:

- Streamlined underwriting — requires no APS, medical exams, or labs and often results in an instant decision; guaranteed issue available for larger group sizes
- Enhanced protection with our Long-Term Care rider — gives employees the option to accelerate their policy's death benefit in the event of a long-term care need
- Fully digital experience — ensures an efficient process from start to finish
- Cost-efficient, permanent death benefit protection with income tax-free growth potential — gives employees a choice of tying policy performance to an S&P®-linked indexed account and/or a Fixed Account
- John Hancock Vitality PLUS — rewards employees for the everyday steps they take to live longer, healthier, better lives

Watch this [client-approved overview video](#) to learn more about Premier Benefit IUL. Download the [Sellers Guide](#).

Introducing John Hancock's Chronic Illness rider -

An additional way to help protect against needing care in retirement

This is a great solution for producers not licensed to sell our Long-Term Care rider or when an indemnity benefit is desired. [Learn more.](#)

Illinois Mutual

Farmers and Ranchers need DI

Work is hands-on and demanding for your farmer and rancher prospects. But many have never thought about what might happen if they become sick or hurt and unable to work. Help them understand that health insurance doesn't cover everything and that disability income insurance (DI) from Illinois Mutual could be the answer!

Now is the time these clients are more available to meet. This [client flyer](#) explains how Illinois Mutual allows farmers and ranchers to use acreage or herd size to determine the monthly benefit for their DI plans.

Legal & General America (Banner and William Penn)

From fear to cheer: fright-free conversations about life insurance

Most people don't like to talk about death, even around Halloween. But what's truly frightening is avoiding that awkward conversation about life insurance. As clients are prepped to face their fears this spooky season, it's the perfect time to talk about preparing for the future. Fortunately, LGA's [Let's Get Awkward Campaign in a Box](#) makes these conversations free of fright.

The guide contains:

- A postcard and letters that agents can download and send to prospects.
- Social media posts with attention-grabbing graphics and statistics.
- Short scripts to use during follow-up phone calls.
- Talking points that agents can use to overcome common objections.
- A worksheet to help clients calculate the right amount of coverage.

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 and help reduce the stress of building an LTC funding plan.

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

Monthly Fund Performance – [See the September 2023 update.](#)

MassMutual

Impact of Sleep Apnea: An Underwriting Case Study

Don't let sleep apnea get in the way of talking with clients about life insurance needs. Take a closer look at how a client was granted coverage for MassMutual's \$1.5 million Whole Life 100 insurance policy in this [NEW case study](#).

New underwriting rules for undocumented residents

Effective immediately, undocumented U.S. residents with 10-plus years in the country may be eligible for up to \$1,000,000 individual term or whole life insurance coverage from MassMutual, under certain parameters. [Learn more.](#)

Sweet Spots for MassMutual Whole Life

From wealth transfer strategies to using whole life insurance as a financial asset, learn how MassMutual's whole life products can help you present solutions for your clients. [View this chart to learn more.](#)

Mutual / United of Omaha

Express Newsletters

[Read the October 4th issue](#), including:

- Mutual of Omaha's Wild Kingdom Premieres on a New Network
- Inforce Illustrations available on most IULs
- Help clients protect their future
- Webinar: Life Insurance as a Unique Asset
- Updated LTC Product Guide
- John & Susan's LTCi Care Coordination Story
- The Importance of Individual Disability Insurance Coverage
- Sales Idea: Coverage for a Non-Working Spouse
- October is Breast Cancer Awareness Month
- 1099 Forms Available on SPA

[Read the October 11th issue](#), including:

- e-Signature enhancements
- IULs designed with your clients in mind
- LTC rate adjustments on SPA site
- Things to know before completing the LTC application

Pacific Life - Lynchburg

Field News Monthly

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

- Harness the power of social media
- Show how PacLife has fulfilled its financial commitments for more than 150 years
- Tips to help craft your value proposition
- Get help finding the appropriate product for your clients' needs
- How to communicate with clients through tough times

Protective Life

Protective Indexed Choice UL

Recently repriced and now available with a New York version, [Protective Indexed Choice Universal Life](#) can help protect clients' goals while offering the flexibility to adapt to life's changes — including opportunities for growth and accessible cash value that's linked to market index performance.

Protective Velocity

In addition to the affordability of Protective Classic Choice term, they've made the process even easier with [Protective Velocity](#). It takes a lot of the administrative work off your plate so you can get back to doing what you do best — providing coverage and peace of mind to your clients.

Prudential Financial

Give clients the facts about life insurance

Use the new client digital experience and phone scripts to debunk the myths that clients perceive about life insurance.

- "Life insurance costs too much."
- "It's too much of a hassle to buy it."
- "Its benefits are ONLY for after I die."
- "I have enough through my job."

Use the [Trimester Sales Strategies resources](#) to make your conversations easier and their understanding solid.

Transamerica

FOR A LIMITED TIME - Upgrade your sales with an IUL Risk Class Upgrade

Effective October 1, 2023, through the end of the year, [Transamerica Financial Foundation IUL](#) and [Transamerica Financial Choice IUL](#) will provide qualified clients with a one-time, upfront risk class upgrade on their policy.

This limited-time opportunity gives clients a rate class they would have not otherwise qualified for, creating the opportunity for greater value, accumulation, and protection.

[Get the details.](#)

Keeping clients engaged

When it comes to getting life insurance at the best price, Millennials need to know there's never a better time than today.

Transamerica has collaborated with Erin Lowry, celebrated author of the Broke Millennial series to provide you with [relevant tools](#) to start prospecting.