



September 12, 2023

Industry Articles

8 Big Things Clients Don't Know About Estate Planning, Long-Term Care and Probate

Advisors who help their clients avoid common pitfalls can deliver significant value throughout the estate planning process.

[Read the article.](#)

10 New Stats on How Cash Comes Out of Indexed Annuities

Here's an area where people like you make an obvious difference, LIMRA's Marianne Purushotham says.

[Read the article.](#)

American National

Life Spotlight

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

- Signature Guaranteed UL - more than just a death benefit
- Prepare for the unexpected with Living Benefits
- 2023 401(k) Plan Deadlines
- Newly updated product portfolio
- Pre-approved social media content

Athene

MaxRate Fixed Annuity

Product Resources & Rates:

- [MaxRate Consumer Brochure](#)
- [MaxRate Rates & Availability](#)

Tools Your Agents Can Use:

- [Cost of Waiting Flyer](#)
- [The Athene Story](#) (financials & ratings)

Corebridge Financial (American General)

A winning combination: IUL and Agile Underwriting+ (AU+)

Using [AU+ with American General IULs](#) provides a faster, lab-free path to up to \$2M in meaningful coverage and potentially valuable supplemental retirement income. And their IUL rates are among the best.

AU+ delivers fast decisions and supports flexible case design.

- Ages 18-59, \$2M or less death benefit. 78% of IUL applications fall within these age and face limits.
- 68% IUL lab-free
- Maintaining a 50% reduction in APS orders since launch

Genworth Financial

Commissions discontinued for Coverage Extension Feature when implemented on Colony Term UL product – [Read the announcement.](#)

In-Force Rate Action Announcement:

- [Nebraska](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Options

Illinois Mutual

Disability and Business Expense Insurance

Combining Illinois Mutuals disability income insurance (DI) with business expense insurance (BE) can provide the financial help your client would need to help pay for necessities like their mortgage or rent, groceries, utilities and certain salaries. By adding their optional Return of Premium (ROP) Rider, your clients have coverage if they need it, and money back if they don't. [Learn more.](#)

Expand your DI sales with updated occupation flyers

Potential clients such as teachers, farriers and electricians need DI! You can offer these prospects disability income insurance (DI) from Illinois Mutual!

- [Carpenters and Electricians](#)
- [Dental Hygienists and Assistants](#)
- [Roofers and Carpet Installers](#)
- [Teachers](#)
- [Farriers](#)

Integrity Life

Got clients who want to be secure and relaxed in retirement?

Got clients near or in retirement? Do they want their savings to grow yet still be secure so they can relax in retirement? An annuity can do that. Show them how with these recent resources.

- [Comfy flyer.](#)
- [Comfy Video.](#)

John Hancock

Protection Term and Vitality Term updated to provide one of the industry's most robust conversion programs – [Learn more.](#)

Term application deadline extension

John Hancock has extended the deadline to submit applications for their Protection and Vitality Term 20 products to November 17th. [Get details.](#)

Advanced Markets News

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

- Life Insurance Awareness Month
- Blog: The Corporate Transparency Act and its impact on the foreign national market
- Central Intelligence: court rulings and legislative updates with summaries on topics that can directly impact your business

Legal & General America (Banner and William Penn)

Demystifying Impaired Risk

It's time to take a new look at the impaired risk market!

The CDC says that roughly 51% of American adults have at least one chronic condition, so it's easy to see how specializing in impaired risk could open a world of opportunities for your clients and your business.

LGA has updated their underwriting standards, making coverage more accessible for clients with health challenges.

Now, it's easier to help provide coverage for clients who need it most. [Download the Demystifying Impaired Risk Guide.](#)

CORRECTION to PLMA changes

There was an error in LGA's previous communications concerning the Producer Licensing Model Act (PLMA) guidelines. Contrary to what was mentioned:

- Utah is a PLMA state.
- Texas is not a PLMA state.

[View the correction announcement.](#)

Lincoln Financial Group

Improved pricing for MoneyGuard solutions

Effective September 11th, Lincoln is implementing pricing improvements on MoneyGuard Fixed Advantage, which includes reductions of up to 15%. [Learn more.](#)

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

MyGuarantee Plus

- [See the updates](#) effective August 21st.
- Download the [fact sheet](#).

The Lincoln Leader for Life

[Read the August 28th issue](#), including:

- Lincoln MoneyGuard Marks 35th Anniversary
- Coming Soon - Indexed Account Rate Changes
- Automated Underwriting Expansion to eApp
- Express Issue for Term Policies
- Save Time with Pre-Populated Term Disclosure Forms
- 2023 Life Insurance Year End Guidelines
- GoDigital Website Revamp
- LFG to Work with Policy Owners Impacted by Wildfires in Hawaii

The Lincoln Leader for Fixed Annuities

[Read the August 21st issue](#), including:

- Lincoln MYGuarantee updates
- Lincoln OptiBlend accounts
- Regulatory Round-up
- NAIC training required: new OK

MassMutual

A life insurance strategy that fits. For life!

View this new [client-friendly case study](#) to see how a sound life insurance protection strategy addresses your client's coverage needs today, over their working life and even during their retirement.

The Whole Life Spectrum

View MassMutual's comprehensive [whole life insurance portfolio](#) with benefits to meet a variety of client needs. These include guaranteed death benefit protection, cash value accumulation, and a balance of both. Watch this video to see the spectrum of our Whole Life portfolio.

Underwriting Newsletter

[Read this first issue](#), including:

- Limited time offers
- New Juvenile Life Insurance Guide
- It's Easier with Express DI Underwriting

Mutual / United of Omaha

Key Person as a Flexible Business Benefit - [Read or listen to this August 2023 blog.](#)

Express Newsletters

[Read the August 23rd issue](#), including:

- Help clients have a higher comfort level about their future cash value guarantees with the GRO rider
- Learn the basics of Living Promise
- LTC protection when you need it
- MutualCare Solutions: 2 policies, same great features
- Things to know before submitting your DI application
- Optional benefits that add value to your client's DI policy
- Cross-Selling Critical Advantage
- Critical Advantage: Underwriting Basics

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

- Provide clients with potentially greater cash value
- Term Life Express offers security for young families
- September is Life Insurance Awareness Month
- Mutual of Omaha's Med supp contact card
- Med supp Broker Bonus
- Med supp rate adjustments
- New LTC Personal Worksheets
- Have the conversation about the real cost of waiting to purchase LTCi
- The reality of Long-Term Care services
- DI helps protect what matters most to clients in the event they can no longer work
- What clients need to know about Disability Income Insurance
- Understanding the basics of Critical Illness Insurance
- Real Wins: Cancer Insurance
- Deferred Annuity New Money Crediting Rate effective September 1st

National Guardian

Show your clients the value of NGL LTC with the EssentialLTC Consumer Presentation

The presentation explains to consumers why they should consider LTCi, the cost of long term care and how not having LTCi can impact their family. It uses easy to understand language and visual charts to help your clients make an informed decision about their long term care needs.

[Download the EssentialLTC Consumer Presentation.](#) Available for use in the following states: AK, AL, AR, CO, GA, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, WY.

Click below to download state specific versions:

Consumer Presentation for the state of [California](#).

Consumer Presentation for the state of [New Jersey](#).

Consumer Presentation for [Connecticut](#).

Consumer Presentation for the states of [AZ, DC, DE, FL, HI, IN, MT, ND, and SD](#).

Pacific Life - Lynchburg

Better pricing for PL Promise Term – [Read the announcement.](#)

Protective Life

Introduce customers to the new self-serve life insurance application portal

The Protective Velocity customer portal lets your customers self-serve by allowing them to:

- Complete their online part II medical questionnaires
- Electronically sign and submit applications
- Schedule paramedical examinations
- Review their policy status and next steps
- Accept their policies

[Download the FAQs.](#)

In The Loop

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

- Protective honored by Forbes Advisor and USA Today
- See how simple life insurance can be with our interactive guide
- Increase placement rates and get paid faster with Protective Velocity
- Our new self-service customer portal is now available
- Age and amount APS guideline updates
- Reminder about the claims handling requirement in California
- Did you know? Collecting CWA helps improve policy placement

Prudential Financial

Spousal Lifetime Access Trusts (SLATs) – [Watch the webinar replay if you missed it.](#)

Life Essentials

[Read the August 21st issue](#), including:

- 7% of the U.S. population are millionaires. Help them with trust planning using life insurance.
- Get ready for LIAM 2023!
- Give clients the modern service experience they expect
- LifeInsight will help you prepare for the unpredictable
- Retrieving client medical records electronically: Option to potentially avoid an APS
- Electronic signatures for NY Replacements
- Replay: Estate Planning for High-Net-Worth Clients

SBLI

A Winning Combination: Competitive Rates + AcceleRate

Our new AcceleRate underwriting experience in combination with our new pricing competitiveness make us an ideal solution for you and your clients. [Discover AcceleRate!](#)

Symetra

Select Max Fixed Annuity - [Download the client brochure.](#)

Select Pro Fixed Annuity

- [Download the client brochure.](#)
- [See the rates with Guaranteed Return of Purchase Payment](#) effective August 22nd.

Sales Flash

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

- A supplemental income solution with life insurance
- Symetra's Carrier Match Program
- How it works: Symetra's Chronic Care Advantage Rider
- Case study: Why one client chose a 1035 exchange to Symetra's PIUL

Transamerica

Transamerica Financial Choice IUL (FCIUL) for CA & DC

FCIUL is built for growth, giving your affluent clients the potential to maximize their cash value and tax-free* income potential — but that's just the beginning. Agents appointed in California and the District of Columbia can now offer their clients [these key benefits](#).