



September 26, 2023

Industry Articles

Annuity Riders, Explained

It's important to weigh the cost of an annuity rider against the potential benefits. [Read the article.](#)

How Do Annuity Death Benefits Work?

What happens to annuity payments after the contract holder dies can vary. [Read the article.](#)

8 Ways Advisors Can Support Special-Needs Planning

Getting a robust financial plan in place can provide significant emotional relief to parents and families. [Read more.](#)

American National

In-force life insurance can now be paid via credit card

The American National Client Site - www.americannational.com - will support life credit card payments as of August 16th.

- This will allow existing life clients to submit credit card payments
- Credit card payments are available for premium & loan payments
- A service fee of 2.75% will apply to the payment, and fee language is displayed in the make a payment process
- This functionality will soon be extended to AN Mobile in a future release.

Life Spotlight

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

- New Uploading Capabilities
- Signature Series of Solutions Product Comparison
- Plan for the Unexpected
- Updated Product Portfolio: Where Tradition Meets Innovation
- Preapproved Social Media Content

Assurity

Connect more employees to Disability Income Protection that matches their needs

Just as it's hard to understand the true value of a steady income until it's disrupted, it's almost impossible to overstate the importance of Group Short-Term Disability Insurance. [Watch this short video](#) about Assurity's Group DI.

Corebridge Financial (American General)

Corebridge has all the tools you need for Life Insurance Awareness Month

Their [Building Life Insurance Awareness page](#) is updated with the latest consumer-approved resources to engage your clients including grab-and-go conversation starters and tools for prospecting, presentation and closing.

In The Know

[Read the September 7th issue](#), including:

- Update to Foreign National delivery requirements
- Year-end processing dates and holiday hours
- Lack of production review under way
- Building Life Insurance Awareness page updated

Genworth Financial

In-Force Rate Action announcement:

- [South Carolina](#): PSC II with Lifetime Stable Premium Option

Illinois Mutual

DI for Business Owners with Return of Premium

Consider your clients. They are always on the clock, always on the search for ways to protect their business. With our experience in the middle market, Illinois Mutual is the carrier to help protect their dreams.

Combining our 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 our optional Return of Premium (ROP) Rider, your clients have coverage if they need it, and money back if they don't.

[Download the flyer.](#)

Integrity Life

Integrity's NQ Stretch collateral is expanding

They offer a variety of [valuable content](#):

- Why Stretch Overview
- NQ Stretch FAQs
- Stretch Flowchart
- Stretch Prospecting Questions

Are your clients asset preservers?

Pre-retirement saving biases can affect post-retirement spending habits. If your clients favor preserving assets over spending ... an annuity can help. Preview this new "[Preserving Assets](#)" piece for details.

Legal & General America (Banner and William Penn)

The Long Term Solution

See where LGA's 35- and 40-year term products fit into the market, and how to make them part of your everyday sales strategies.

- See the flyer for [Banner Life](#).
- See the flyer for [William Penn NY](#).

Innovating for a brighter tomorrow

LGA is tearing down barriers and paving the way for groundbreaking underwriting innovations that safeguard more families and businesses. Read "[Inclusion Through Underwriting Innovation](#)" to learn how they are leading change and providing coverage for more of your clients.

Lincoln Financial Group

Annuity contracts

As of August 21st, all new Lincoln annuity contracts will be issued to clients electronically. [Read more.](#)

Improved pricing for MoneyGuard solutions

Lincoln's MoneyGuard solutions are committed to seeking better ways to serve those looking for LTC protection by offering competitively priced solutions.

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

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

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

MassMutual

New Sales Idea: Layering Term and Whole Life 100

While clients are building their careers and growing their families, life insurance may not be top of mind, especially if the price tag doesn't fit their budget. [Take a look at this case study.](#)

Issue limits for starting professionals

Certain applicants in their final stages of training, or in their first two years of professional practice, may be eligible for special DI issue limits based on anticipated earned income. To see all the occupations in the program, [check out the Starting Professional Program Brochure.](#)

Life insurance can help business owners manage the risk of losing a key person – [Learn how.](#)

Mutual / United of Omaha

Letter being sent to IUL policyholders – [Read the notice.](#)

IUL Express

IUL Express product is a great way to help protect the future for clients who are wanting a faster underwriting process and unique product features. [Discover](#) four reasons to consider IUL Express and get resources.

Express Newsletters

[Read the September 6th issue](#) of the, including:

- Updated Simplified Underwriting materials
- How LTCi impacts people's lives
- Long-Term Care Cash and Reimbursement Benefits
- Disability Income protects more than their income
- Critical Illness Sales Idea: Built-in Return of Premium
- Critical Advantage Portfolio Postcard

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

- New Enhancements to the Book of Business Tool
- New inforce illustration functionality available on SPA website
- Accidents Happen. Protect Your Clients.
- How to Get the Most From an LTCi Policy
- The Cost of Long-Term Care Services Per State
- Refund Options With Disability Income Insurance
- Forging Your Own Path With Disability Income Insurance
- Critical Advantage - A Policy for All Life's Stages
- Critical Advantage Guide to Introducing Solutions
- SPA Account Information

Nationwide

Cap and participation rate increases for IUL Accumulator products – [Get details.](#)

Pacific Life - Lynchburg

Better pricing for PL Promise Term Life Insurance – [Get details.](#)

Field News Monthly

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

- National Life Insurance Awareness Month – Top 3 life review opportunities
- The biggest opportunity for new sales may be your existing clients
- September 26th webinar: Current Trends in Employee Stock Ownership Plans
- Help Your Clients Get Our Best Offer

Prudential Financial

4 things to do during Life Insurance Awareness Month – [Start here.](#)

Help clients face market ups and downs with more confidence

Prudential's [new interactive experience](#) can help clients understand the value of long-term investing by exploring the historical performance of the S&P 500.

[Explore life insurance strategies](#) that can help make volatile markets less scary for clients.

Life Essentials

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

- Life Insurance Awareness Month –20th Anniversary
- Start your week with 10-Minute Mondays!
- PruXpress – Upcoming system migration
- Thought Leadership – Goldilocks and the 3 ULs
- PruFast Track makes placing large-premium policies for affluent clients easier
- Make your workflow easier with LifeInsight
- Retrieving client medical records electronically: Option to potentially avoid an APS
- Webinar replay: Spousal Lifetime Access Trusts (SLAT)

SBLI

Need an easy insurance solution for longer-term mortgage protection?

SBLI offers a highly competitive 30-year term insurance solution with a great new underwriting program with real-time decisions to help you protect your clients' homes and loved ones. [Learn how.](#)

Securian Financial

Life Insurance Awareness Month

Securian's LIAM landing page includes helpful tools for:

- Starting conversations about life insurance
- Determining client life insurance needs
- Getting clients started on their life insurance purchase journey

Visit securian.com/LIAM to access these tools and other resources to help you during Life Insurance Awareness Month.

Premium limits increasing

Securian has increased premium limits for the first policy year only on new sales for select products.

Premium limits for Eclipse NY, Eclipse Protector II Indexed Universal Life (IUL), and Eclipse Survivor II IUL products sold with the No Lapse Guarantee Agreement (NLGA) will increase to the greater of 5x target and \$5mm (the current limit is \$1 million).

Illustrations were updated as of September 1, 2023 with this change. These limits may change over time.

[View the product lineup.](#)

Symetra

Accelerated Underwriting Program

Symetra is relaunching their Accelerated Underwriting Program - now with a new Accelerated Underwriting Express path!
[Get full details and see how it works!](#)

Transamerica

What's the difference between our IULs?

- **Financial Choice IUL (FCIUL)** is designed for growth, giving your more affluent clients the potential to maximize their case value and tax-free* supplemental income potential.
- **Financial Foundation IUL (FFIUL)** is suitable for a wider variety of clients with growth potential, a federal income tax-free death benefit, and rider options to help customize their protection.

[Explore the finer details with this flyer.](#)

Fast coverage with Financial Choice IUL (FCIUL)

By now you've heard about the tax-advantaged choice and flexibility FCIUL offers your clients, but it gets even better. Write more business faster with Transamerica's integrated digital application, electronic signature, and electronic policy delivery.

In addition, nonmed underwriting* is available for your eligible clients, which removes the initial exam and lab requirements for faster underwriting decisioning and speed to issue. [Get all the details.](#)