

Weekly News

December 20, 2023

Industry Articles

Global Atlantic Agrees to \$4.4B John Hancock LTCI Reinsurance Deal

The deal could be a sign that private long-term care insurance is making a real comeback. [Read the article.](#)

Older Consumers Flock to Cash-Value Life Policies

MIB sees a spike in application activity for shoppers ages 71 and older. [Read the article.](#)

Assurity

Your essential guide to middle-market DI sales

Reach the massive market of middle-income Americans living paycheck-to-paycheck with flexible, affordable Income Protection Individual Disability Income Insurance. This highly customizable product gives you streamlined new ways to sell with weekly benefits, a digital-first application experience and instant decision.

Get everything you need to find sales success in this new [Income Protection Seller's Guide](#).

Genworth Financial

In-Force Rate Action announcements:

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

Index UL - [2024 Participating Loan Rate & Fixed Account Interest Crediting Rate.](#)

Illinois Mutual

More of your clients are eligible for DI

See the updated occupational flyers.



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

Integrity Life

Heirs and Assets and You

Communication with client heirs builds relationships. Strong relationships improve your ability to retain assets when clients pass on. Get to know the folks you don't know – for your benefit – and theirs. [Learn how.](#)

Annuities are tax deferred. Not tax free. What's your exit strategy for paying taxes?

- Help lower taxes with the Nonqualified Stretch Exclusion Ratio
- Move money now or later
- Get comp now and later
- Retain generational inherited assets
- [Download the Stretch Process flyer.](#)

Annuity rates

- [See the Fixed Annuity rates](#) effective December 13th.
- [See the Index Annuity rates](#) effective December 15th.

John Hancock



[Read the December 11th issue](#) of **Spotlight News**, including:

- HealthyFood Match
- Accumulation IUL 23 is now approved in New York
- Three ways to approach an LTC need
- Case closed: Premier Benefit IUL
- A more convenient payment experience
- Enhanced policy summaries now available

Legal & General America (Banner and William Penn)

Introducing more coverage options for your prospective clients

LGA's Lab Lift program makes lab-free coverage easy, accessible, and now customizable. The eligibility requirements have been expanded to include more clients across a large age range, with varying degrees of coverage. This means less hassle for a wider range of benefits.

Clients falling into either of the buckets below will now be eligible to experience the ease of Lab Lift:

- Ages 20-50, applying for up to \$4 million in coverage
- Ages 51-60, applying for up to \$2 million in coverage

Not sure if your client will qualify? [Check out this flyer](#) for more information on the update and Lab Lift program as a whole.

Lincoln Financial Group

Annuities

- [OptiBlend FIA rates](#) effective December 15th.
- NEW [FIA rate lock procedures](#).
- [MyGuarantee Plus rates](#) effective December 15th.
- NEW [Fixed \(MYGA, SPIA, DIA\) rate lock procedures](#).

Note that the My Guaranteed Plus Fixed Rate Annuity is not available in CA and NY, submission is electronic only.



[Read the December 11th issue](#) of the **Lincoln Leader for Life Insurance**, including:

- Enhanced Underwriting Program
- IRS Per Diem Limit for 2024
- Data Prefill Expansion Continues
- New eSubmission Portal for Life and MoneyGuard
- The Future of Payments is Online
- 2023 Life Insurance Year-End Guideline
- Resource Roundup

MassMutual

How do MassMutual's Universal Life products work?

To help clients make the best financial decisions, it's important to better understand the products being recommended. That's why MassMutual has put together this [comprehensive resource](#) answering all your frequently asked questions about UL and SUL Guard.

Protecting employees and a business owner's bottom line from the unexpected

This [Advanced Sales Success Strategy](#) shows how a Qualified Sick Pay Plan, funded with MassMutual's Radius Choice disability income insurance, can provide a financial resource for an employee who is unable to work due to an accident or illness, at the same time helping to protect the company's cash flow.

The right company makes all the difference

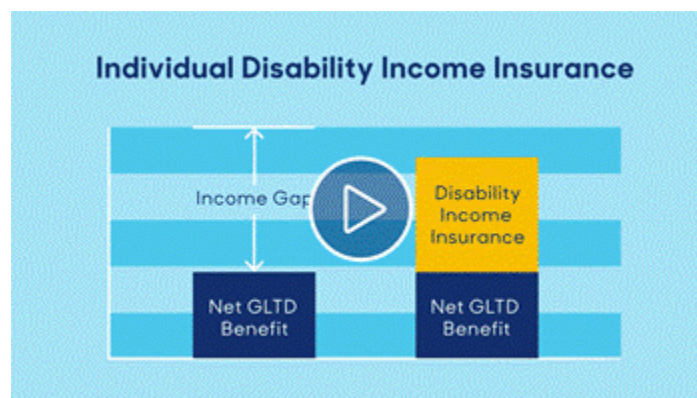
Studies show that clients may hold their policy for decades and will want to know that the company they choose for insurance, such as DI, will be there when they need to claim benefits. [Learn more](#) about how MassMutual's Radius Choice can be right for your client.

Benefits of I.T. Professionals owning an Individual DI policy

Did you know 56% of Information Technology (I.T.) professionals switch jobs every 2 years?

These I.T. professionals may find that the Group Long Term Disability plans through their employer do not provide portable Disability Income Insurance (DI) protection.

To help your Financial Professionals show the benefits of owning an individual DI policy, here is a video designed specifically for I.T. professionals.



Mutual / United of Omaha

Are Entity Buy-Sell Agreements Dead? [Read or listen](#) to the Advanced Markets Minute.



[Read the December 13th issue](#) of the **Express Newsletter**, including:

- Life Underwriting Guides refreshed
- IUL Express in 4 simple steps
- Changes to LTCquoting software
- How Long-Term Care Insurance impacts people's lives
- A strong history of helping people protect their income
- DI coverage based on client's needs
- Critical Advantage sales in New Mexico to be discontinued
- Real Wins: Cancer Insurance

Prudential Financial

Here are the **NEW Trimester Sales Strategies Themes** you can look forward to in 2024!

- **Trimester 1 - Opportunities: Here Today, Gone Tomorrow**
 - Annual Reviews & Political Landscape
 - Retirement Income Tax Planning
 - Planning for the Sunset
 - Estate Planning Opportunities in the Political Debate
- **Trimester 2 - Leveling Up: Advanced Ideas for Your Practice**
 - Estate Equalization
 - Split Dollar
 - Foreign Nationals
 - Special Needs Planning
- **Trimester 3 - Cutting through the Noise**
 - Life Insurance Awareness Month
 - Protection in Times of Uncertainty
 - Managing Risks
 - Closing the Year Strong

You can still visit the [2023 Trimester site](#) to access all of this past years strategies.



[Read the December 11th issue](#) of **Life Essentials**, including:

- January 11th webinar: Is the next big tax reform on the horizon?
- 2024 Policyholder Dividend Scales
- Did you miss a 10-Minute Monday recording
- Trimester Sales Strategies: Close the Year Strong
- NEW VIDEO: Get on the Trimester Sales Strategies Track
- Check out Prudential's new "Blueprints to Black Wealth" microsite
- Did you know, by 2030, women will control \$30T in assets?
- Experience the benefits of eCapabilities
- Simplify policy review with the LifeInsight interactive policy management tool
- Medical Records retrieval process update
- Revised DC HIV Consent form
- Revised MN Important Notice Regarding Replacement
- Revised Premium Deposit Account Agreement form
- New Status Website: Insurance Fulfillment Center (IFC)
- Post Issue Self-Service
- Webinar replay – Things I Learned: A Caregiver's Journey

Symetra

Fixed and Fixed Indexed Annuities

- [See the rate decreases](#) effective December 15th.
- See the [Fixed Annuity Rate Card](#).
- See the [Fixed Index Annuity Rate Card](#).

Transamerica

IUL cap rate changes – [Get full details](#).