

# Weekly News

December 27, 2023

## American National

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[Read the December 21<sup>st</sup> issue](#) of **Life Spotlight**, including:

- Signature Performance IUL Agent Guide
- Customize Your Client's Life Policy with Benefits & Riders
- Family Financial Needs Analysis
- 2023 Life Insurance Illustration Regulations

## Assurity

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New Dividend scale for 2024 – [Read the announcement.](#)

## Athene

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### 2024 tax resources

- Download the [2024 Tax Reference Guide](#).
- Download the [2023-24 Tax Tables](#).
- [Three key tax benefits of fixed indexed annuities](#) (article for you): Help clients get the most out of tax season. Share these three key tax benefits of FIAs and how they can contribute to a tax-smart approach to retirement planning.
- [Tax breaks for people over 50](#) (article for clients): As clients get closer to retirement, there are several helpful tax breaks to help boost their retirement savings. Here are four tax incentives clients over 50 can take advantage of.
- [Optimizing for long-term tax efficiency](#) (on-demand webinar for you): Join Michael Finke, PhD, CFP, from The American College, as he challenges the mechanics of portfolio strategy by focusing on returns net of taxes and the concept of goals-based investing.

## Corebridge Financial (American General)

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Fixed Annuities – [See the rates](#) effective December 26<sup>th</sup>.

[Read the December 2023 issue](#) of **Annuity Updates**, including:

- Commission rates are increasing for the Assured Edge Income Achiever Annuity
- Service and sales enhancements
- The EPCP extended through 2024
- New S&P 500 Index—Annual Point-to-Point with Performance Triggered strategy
- Individual Retirement service update
- Annuity state withholding tax guideline

## Genworth Financial

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New CareScout Quality Network – [Read the announcement.](#)

2024 Partnership Minimum Benefit Requirements for CA, CT, IN & NY – [Get details.](#)

In-Force Rate Action announcements:

- [Vermont](#): Privileged Choice & Classic Select with Stable Premium Option and 1% Benefit Increase Option
- [Nevada](#): PCS II and Choice 1 with Lifetime Stable Premium Option
- [Connecticut](#): PCS II with Lifetime Stable Premium Option

Commissions – [See the 1099-NEC 2023 Tax Information.](#)

## John Hancock

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[Read the December 2023 issue](#) of **Advanced Markets News**, including:

- 'Tis the season for giving and planning – see the resources available
- Central Intelligence
- JH Solutions has moved

## Lincoln Financial Group

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



[Read the January 2024 issue](#) of the **Lincoln Leader for Life Insurance**, including:

- HIV Underwriting Guidelines Expansion to All States
- Use of Brokerage Accounts for Premium Payments
- Get the Most Out of Your DocuSign Experience
- Ending Soon: Enhanced Underwriting Program
- IRS Per Diem Limit for 2024
- Updated Underwriting & New Business Service Level Agreements
- The Future of Payments is Online
- 2023 Life Insurance Year-End Guideline
- Resource Roundup

## Mutual / United of Omaha

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### Express

A Weekly Update for Mutual of Omaha's  
Brokerage Sales Distribution

[Read the December 20<sup>th</sup> issue](#) of the **Express Newsletter**, including:

- Financial underwriting and IULs can be a successful combination
- Affordable protection for final expenses
- Updated LTC quoting software
- Inforce LTCi rate adjustments effective March 1, 2024
- We have the right Disability Income policy available
- Helping protect self-employed income
- Critical Advantage sales in New Mexico to be discontinued
- Prospecting postcard for Critical Advantage

## Pacific Life - Lynchburg

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Life Insurance and Annuities Sales Material Review Procedures – [Read the annual reminder.](#)

## Protective Life

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### In The Loop



[Read the December 2023 issue](#) of **In the Loop**, including:

- Updated ExtendCare per diem
- Compliance update: Annuity Suitability Program
- Protective Velocity update: Voice signature process expanded

## Royal Arcanum

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### Policy changes effective January 1<sup>st</sup>

All EFT Returned premium payments will result in the payer being assessed a \$10 return fee.

Failed initial payments - All agents will be notified via email of any returns.

Second attempt - If the payment fails it will result in the application being cancelled and the client will not be eligible to reapply for a policy.

A policy will not be issued with an effective date prior to the date of the initial payment being successful.

*Example:* Failed Initial draft was on January 1<sup>st</sup>; if we draft on the next available EFT date of the 3<sup>rd</sup>, we will wait 5-7 days to make sure the payment is successful. The issue date would now be January 16, 2024.

# Securian Financial

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## A smooth underwriting experience

Securian's easy application process gives your clients protection fast - and you can feel confident that you will get a competitive decision the first time. [Learn more.](#)

## Symetra

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### First Symetra - New York Annuity Products

Symetra Select Max will replace Select/Custom as your fixed deferred annuity in New York on January 1, 2024. See the transition rules below for submitting Select/Custom business.

- Cash (no replacement):
  - New business for Select/Custom must be signed or submitted via electronic order entry on or before December 31, 2023 and received at Symetra by January 31, 2024.
  - Business signed/submitted via electronic order entry on or after January 1, 2024 will be rejected.
- Reg 60 (replacement):
  - Agent's Request for Disclosure Statement Information (LNC-344) for Select/Custom must be signed on or before December 31, 2023 and received at Symetra by January 31, 2024.
  - LNC-344 forms signed on or after January 1, 2024 will be rejected.

**Product Training** - Must be completed prior to order entry

1. Click <https://secure.reged.com/TrainingPlatform/>
2. Log in and find: NY First Symetra Select Max
3. Product Code: FSNYSELECTMAX
4. Click through the presentation
5. After the presentation, be sure to click "A" to complete the training

**Annuities** – [See the interest rates](#) effective December 29<sup>th</sup>.