

# Weekly News

December 6, 2023

## Industry Articles

### Does It Make Sense to Self-Fund Long-Term Care Expenses?

A related question: Does it make sense for clients to commit to paying extra taxes? [Read the article.](#)

## American National

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Wealth and Retirement Planning – [See the advanced sales concepts.](#)

Annuities – [See the rates](#) effective December 1<sup>st</sup>.



[Read the November 29<sup>th</sup> issue](#) of **Annuity Watch**, including:

- 2023 Year-End Submission Deadlines
- 2024 Retirement Plan Contribution Limits
- Preapproved Social Media Marketing Content
- Annuity Internal Exchange Program Access

## Assurity

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### Exciting Underwriting Changes for Century+ DI

Now for clients aged 18 to 55 (formerly 18 to 50) with monthly benefit amounts up to \$6,000:

- No income verification for non-self-employed clients
- No medical exams
- No phone interviews

[Learn more.](#)

## Corebridge Financial (American General)

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Index Annuities – [See the rates](#) effective December 4<sup>th</sup>.

Fixed Annuities – [See the rates](#) effective December 4<sup>th</sup>.

## Genworth Financial

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### In-Force Rate Action announcements:

- [Georgia](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [Michigan](#): AARP Group
- [Washington DC](#): AARP Group (*Note: Applies to Multiple States*)

## Integrity Life

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### Looking for value?

Who isn't! [Check out this overview of value add programs](#) designed for client and rep engagement. Topics include Social Security, income planning, survivor support, advanced sales and more.

**Fixed Annuities** – [See the decreased rates](#) effective December 1<sup>st</sup>.

## John Hancock

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

- Propelling long-term care awareness
- Long-term care planning resources
- Year-end planning resources
- Central Intelligence

## Lincoln Financial Group

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### New eBill & ePay for clients

Lincoln has introduced a new way for customers to manage their policies online with electronic billing and payments. Updated features are now available at their [online payment center](#).

Clients can:

- Receive billing statements directly to their email address
- Make payments and manage transactions
- View and download policy documents at any time

[Click here for more information.](#)

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

## MassMutual

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### When it comes to DI don't forget I.T. Professionals

Top careers in I.T. like Software Developers, Data Scientists, and Web Designers are often overlooked by many Financial Professionals when it comes to offering DI. [View this new video](#) designed specifically for I.T. professionals to show the benefits of owning an individual DI policy.

### Taming a bear market in retirement

Unlike some other permanent life insurance policies, a whole life policy is not tied to the financial markets. Whole Life

policies can help tame the effects of a down market on your client's retirement income. [View this Advanced Sales Success Strategy to learn more.](#)

### Do clients have a clear vision of their future?

Most client's income, when viewed over their entire career, will most likely be their single biggest asset. It's the source of funding today and every day for the remainder of their life. [View this client brochure](#) to learn more about helping clients protect their future income.

Preparing for the Sunset of the TCJA Tax Relief – [Listen to the new podcast.](#)



[See the November 28<sup>th</sup> issue](#) of **Underwriting Updates**, including:

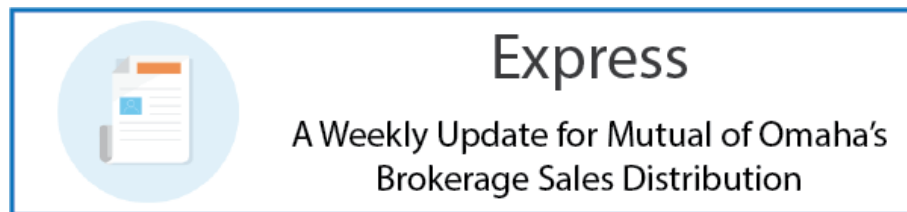
- Radius Choice solution – designed for the future
- A Life Case Study: Impact of Underweight Class
- A Closer Look: Impact of Overweight BMI

## Mutual / United of Omaha

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### You've started the LTC conversation - now keep it going

Long-Term Care Awareness Month may be drawing to a close, but it's important to keep the long-term care planning discussion going. To help drive the discussions you have with your clients, continue using Mutual's new [Having Conversations that Matter](#) sales flyer.



[Read the November 29<sup>th</sup> issue](#) of the **Express Newsletter**, including:

- Our transparency and stability sets us apart
- IUL Express minimum premium changes
- Thank you for a successful LTC Awareness Month!
- New LTC Inflation Protection sales idea flyer
- Disability Income Solutions at a glance
- Put money back in your client's pockets
- Critical Advantage simple & direct mailer
- Critical Advantage state special matrix
- Deferred Annuity New Money Crediting Rates are decreasing December 1<sup>st</sup>

## Nationwide

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Fixed interest rate will increase to 3.50% in Nationwide IUL 2020 products effective Jan 1, 2024 – [See the announcement.](#)

## Protective Life

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### Lower term prices are just the beginning

Protective just lowered prices on their [Protective Classic Choice term](#).

Along with reduced rates,

- They offer **35- and 40-year term periods** – making them one of only three carriers in the market to have level term coverage for up to 40 years.
- And with [Protective Velocity](#), you can maximize the power of their digital solutions, saving time and enhancing processes — from application submission to sales commission.

## Prudential Financial

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[Read the November 28<sup>th</sup> issue](#) of **Life Essentials**, including:

- December 7<sup>th</sup> Webinar
- Versatility of Life Insurance
- New “Blueprints to Black Wealth” microsite
- By 2030, women will control \$30T in assets
- Let eReview with PruFast Track work for you
- LifeInsight – Your new perspective on life
- 10-Minute webinar recordings
- Fund merger and substitution effective December 8
- PruLife Illustrator Desktop to be retired January 1
- Webinar replay: Bridging the Insurance Gap: LIMRA Insights and Strategies to Reach Underserved Markets

## Securian Financial

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Updated juvenile guidelines – [Get details.](#)

## Symetra

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[Read the November 2023 issue](#) of **Sales Flash**, including:

- Symetra IUL leads the pack with low charges, flexibility and advance access
- A charitable legacy for your client's favorite cause
- Is a premium financing strategy for funding life insurance right for your clients?
- Can your clients save enough to retire?