

# Weekly News

January 10, 2024

## Industry Articles

### Getting Deeper Into Annuities

You already help a few clients use these tools. What if you want to do that more often? [Read the article.](#)

### Avoiding Tax Advice Liability: 9 Things Advisors Must Know

Advisors can't file returns for clients, but there's still a lot they can do on the tax front. [Read the article.](#)

### How to Stay Top of Mind (and Not Be Annoying)

To give you repeat business, a client has to remember who you are. [Read the article.](#)

## American National

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Annuity products – [See the rates](#) effective January 1<sup>st</sup>.

American National Named to Forbes List of Top 2024 Insurance Companies - AGAIN! [Learn more.](#)

### Signature GUL

Signature GUL has strong pricing, return of premium, and living benefits. Request a quote for your next client.

Signature Performance IUL – [Get the Agent Guide.](#)

2024 Tax Chart – [Download it here.](#)

### Family Financial Needs Analysis

Determining how much is required to fund your client's desired retirement lifestyle can help govern what insurance solution will provide them with the best solution. This quick [analysis tool](#) makes it easy.

### Annuity Wealth Transfer Case Study

Take a look at this great [2-for1 sales idea](#) to pass on more assets to beneficiaries.

## Assurity

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Utah Consumer Suitability in Annuity Transactions – [Read the notice.](#)

Compliance – [Read the annual announcement.](#)

## Athene

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Have you ever asked your clients, "How much money will you need in retirement?"

Discover an approach that could help your clients answer more accurately.

Read the article [7 client conversation tactics you'll want to know](#). And, download this helpful [Conversation Guide](#).

## Corebridge Financial (American General)

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Index annuities – [See the rates](#) effective January 2<sup>nd</sup>.

## Genworth Financial

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CareScout Quality Network now available in MD & VA – [Read the announcement.](#)

## Illinois Mutual

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### Insure Your Love Bonus Opportunities for DI Start in January!

Earn a \$50 bonus per qualifying Disability Income or Business Expense Insurance application.

Show your clients how they can help safeguard their loved ones with life insurance and DI during the Insure Your Love\* campaign in January and February. [View the bonus specifications.](#)

## Integrity Life

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Fixed annuity products – [See the rates](#) effective January 1<sup>st</sup>.

Advisor Ideas – [See the latest issue.](#)

### Think about taxation later for sales now

- Help lower taxes with the Nonqualified Stretch Exclusion Ratio
  - Not all carriers offer stretch
  - Not all carriers use the ratio
- Move money now or later
- Get comp now and later
- Retain generational inherited client assets
- Plus, we illustrate [stretches](#)

## John Hancock

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In-Force LTC Rate Action notifications – [Get details on the next round in late January.](#)

## Lincoln Financial Group

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Pricing improvements for MoneyGuard Fixed Advantage effective January 22<sup>nd</sup> – [Learn more.](#)

Pricing improvements for MoneyGuard II effective January 22<sup>nd</sup> – [Learn more.](#)

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

MYGuarantee Plus – [See the rates](#) effective January 2<sup>nd</sup>.

LIFE SOLUTIONS

## The Lincoln Leader

[Read the January 8<sup>th</sup> issue](#) of the **Lincoln Leader for Life Insurance**, including:

- Pricing improvements for Lincoln MoneyGuard Fixed Advantage
- Pricing improvements for Lincoln MoneyGuard II (2020)
- Automatic Notification of Premium Due Date
- HIV Underwriting Guidelines
- New eSubmission Portal for Lincoln Life and MoneyGuard cases
- Lincoln Financial Group to Work with Policy Owners Impacted by Tornadoes in Tennessee
- The Market Conduct Manual
- Resource Roundup

## MassMutual

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### 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 a 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

Check out our Advanced Sales [Success Strategy](#) about 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.

### Intentionally Mutual

Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love. View this [brochure](#) and [video](#) to learn more.

### What if your client were to become too sick or too injured to work?

Health insurance covers doctor visits, hospital stays and some medications. But what happens if clients couldn't return to work right away? How would they cover the cost of their mortgage, utilities, food, and other expenses? View this [consumer video](#) to learn more about protecting their income.

### Make sure to check out our internal retention limits

View this [flyer](#) to learn more about our internal retention limits for whole life insurance that lets us provide clients with even higher life insurance coverage to meet their financial needs

## Mutual / United of Omaha

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### Express

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

[Read the December 27<sup>th</sup> issue](#) of the **Express Newsletter**, including:

- Protect what matters most in 2024 with Living Promise Whole Life Insurance
- There's no one size fits all LTC insurance solution
- 2024 LTC quoting software
- Learn what your clients need to know about disability income insurance
- Understanding Disability Income coverage
- Make sure your Critical Advantage prospecting approach is ready
- Real Wins with Critical Illness Insurance
- Deferred Annuity new money crediting rates are decreasing

[Read the January 3<sup>rd</sup> issue](#) of the **Express Newsletter**, including:

- Our Income Advantage IUL and Life Protection Advantage IUL can be the solution to help your clients meet their financial goals in 2024
- Our IUL Express product is a great way to help protect the future for clients who want a faster underwriting process and unique product features
- 2024 Long-Term Care Tax Guides
- Look back at some of the updated Long-Term Care content from 2023 and be prepared to have conversations that matter with your clients in 2024
- Disability Income Return of Premium Options
- Help your clients prepare for their future by getting the Disability Income coverage they need to protect themselves and their family
- Review the Critical Advantage State Difference Matrix to determine what benefits are available in each state
- Learn about our Critical Advantage products and how quick our underwriting process is by reading our Product and Underwriting Guide

## OneAmerica

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**Care Solutions** – [See the interest rates](#) effective January 15<sup>th</sup>.

## Protective Life

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**Classic Choice Term with PLUS** makes it easy to do business with Protective

Protective [Classic Choice Term](#) is the affordable solution for your clients and their short-term needs.

Protective Life Underwriting Solution ([PLUS](#)) program ensures that your clients will experience a tailored, less invasive, expedited underwriting experience.

Download the [eligibility checklist](#) for PLUS.

## Prudential Financial

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Prudential

LIFE ESSENTIALS

[Read the January 8<sup>th</sup> issue](#) of Life Essentials, including:

- Annual Reviews & Political Landscape
- January 2024 changes to Index Accounts
- 10-Minute Mondays can change your business
- Video: Get on the Trimester Sales Strategies Track!
- January 11<sup>th</sup> webinar: Is the next big tax reform on the horizon?

## Royal Arcanum

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### EFT returned premium payments

All EFT Returned premium payments will result in the payer being assessed a \$10 return fee. This does not apply to credit card payments.

- **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.

## Symetra

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**Annuities** – [See the interest rates](#) effective January 11<sup>th</sup>.