

Weekly News

January 17, 2024

American National

Annuity Sales Concept – CDs vs Fixed Deferred Annuities

This [client-approved piece](#) can be shared with clients to show why a fixed annuity may make sense compared to a Certificate of Deposit.

Paladium MYG – [Share the new client brochure.](#)

Annuity rates – [See the interest rates](#) effective January 1st.

Athene

8 Strategies to Help Secure a Financially Sound Future – [Read the Kiplinger article.](#)

Corebridge Financial (American General)

Help your clients determine their coverage needs

It's easier and less expensive than your clients may think to get started with life insurance protection.

Get the conversation started by looking at some [common expenses](#) to help your client determine how much life insurance they may need.

Guaranteed Living Benefit rate updates to Power Series Index Annuities

[Get complete details and transition rules.](#)

Index Annuity rates – [See the interest rates](#) effective January 16th.

Integrity Life

Become an “Income Genius”

See Integrity's [value add booklet](#) for ways to add to your knowledge on retirement income strategies and solutions.

Ohio SPDA Form no longer needed

Ohio rescinded its requirement for a Single Premium Deferred Annuity disclosure. Starting 02/01/24, the form is no longer required with SPDA apps in Ohio.

Index Annuities – [See the rates](#) effective January 15th.

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

Tax Form Information

Form 1099s will be postmarked by January 31st for receipt by February 15th. [Visit our 1099 FAQs page](#) to help service clients' questions. Tax withholding letters will be mailed to many customers in January. Please note that this is their opportunity to make any updates for 2024.

Utah adopts the NAIC Best Interest Model Regulation for Annuity Recommendations and Sales [Get details.](#)

John Hancock

Planning insights to help your clients thrive in 2024 - Listen to the new [Hancock Talks podcast](#).

Legal & General America (Banner and William Penn)

New year, new beginnings

As we step into 2024, a year brimming with possibilities, it's the perfect moment to focus on the future – for you and prospective clients. This is an ideal time to initiate conversations about life insurance, a crucial step toward securing a protected future.

Download this [flyer](#), add your contact information, and share it with clients. It's more than just reaching out; it's starting the new year with a commitment to security and peace of mind.

Lincoln Financial Group

Optiblend FIA – [See the rates](#) effective January 15th.

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

Mutual / United of Omaha



Express

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

[Read the January 10th issue](#) of the **Express Newsletter**, including:

- Living Promise application update
- Life Protection Advantage IUL was built to provide your clients with confidence knowing that their policy will protect them for their lifetime
- Policy lapse and surrender commission chargebacks
- Help explain to your clients why waiting to purchase long-term care insurance could cost them
- Learn who the appropriate prospects are and when the right time is to have a conversation about long-term care insurance
- Be equipped to handle DI price objections
- DI is crucial for financial safety
- Cancer. It's Personal. Learn more about how a cancer policy from Mutual of Omaha can help.
- Inform your clients about the advantages of the built-in Return of Premium on our Critical Illness Policy

Pacific Life - Lynchburg

2023 Hawaii Wildfires – [Read the notice.](#)



[Read the January 2024 issue](#) of **Field News Monthly**, including:

- Start the year right and use this handy client worksheet to help open policy review conversations
- A Time-Saving Tool for Policy Reviews
- Taxes Are Forever, but planning can lessen the impact. See what's changing in 2024.
- See how clients can save on life insurance premiums using a tiered approach
- Get help finding the appropriate product for your clients' needs with this at-a-glance flyer.
- The Pacific Life Promise

Petersen International

New Disability Underwriting Medical Requirement Changes

Regarding most disability insurance applications (personal DI, key person, buy/sell, loan cover, BOE, etc.), underwriters will no longer mandate underwriting requirements of a blood draw, a urinalysis or a paramed exam on cases with monthly benefits of \$10,000 or less.

Furthermore, our disability insurance underwriters will no longer mandate an EKG on cases with applicants aged 60 years and older, which was previously the standard.

Underwriters do reserve the right to request any of the aforementioned requirements on a case-by-case basis.

These new disability product alterations are in immediate effect for all new and renewing business and will serve to complement our recently enhanced benefits and price reductions.

Prudential Financial

January Trimester Theme: Annual Reviews & Political Landscape

Create strong plans that can withstand a changing economic and political landscape. Start with annual reviews. Review clients' beneficiaries and review their policies for outstanding loans that could put them at risk.

Discover how the [mirrored loan strategy](#) may help in today's environment.

Visit the [Trimester Sales Strategies site](#).

Check out Prudential's new "Blueprints to Black Wealth" microsite

Prudential has been investing in Black consumer communities, organizations, and institutions for over 50 years. Share our Blueprints to Black Wealth consumer-facing microsite with clients and prospects to drive consideration of Prudential's financial solutions and help build generational wealth for Black Americans.

Explore [Blueprints to Black Wealth](#).

Securian Financial

Help clients protect their family and their lifelong goals

You can help your clients preserve their children's or grandchildren's insurability by putting insurance in place while they're young. With such an early start down the path of financial security, a cash value life insurance policy opens up opportunities for helping pay for college, buying a new home or supplementing their retirement. Share this [Gift of a Lifetime brochure](#) with your clients.

Symetra

Annuity rates – [See the interest rates](#) effective January 17th.

Transamerica

Improved Annual Statements for IUL – [Get complete details.](#)