

Weekly News

January 31, 2024

Industry Articles

How to Explain Annuity Basics

When you use the A word and clients look confused, get simple. [Read the article.](#)

Quiz: How Well Do You Know Annuities?

These retirement income vehicles offer various pros and cons, and many can be tailored to a client's needs. [Read the article.](#)

Corebridge Adds Fixed Annuity Aimed at RIAs

Bryan Pinsky, a company executive, says the MYGA contract can provide multiyear term renewals. [Read the article.](#)

American National

Explore Signature Performance IUL

Unforeseen incidents can test the financial strength of your clients. Signature Performance IUL offers life insurance that provides a death benefit and allows them to have flexibility in accessing cash flow during their lifetime, learn more in this [Plan for Life brochure](#).

Four Critical Business Strategies

There are [four key ways](#) to address business risk to shield and provide additional retirement income to your business owning clients and their key employees. American National's competitive life and annuity products can help you build the right strategy for them.

Prepare for the future with Living Benefits

Provide your clients peace of mind by offering flexible life insurance options that allow them to fully accelerate or partially preserve their coverage.

Don't leave your clients unprotected during uncertain times - ensure they have the coverage they need with life insurance AND Living Benefits. [Learn more.](#)



[Read the January 24th issue](#) of **Annuity Watch**, including:

- New Product and Service Portfolio
- Mapping the Journey of Retirement
- Preapproved Social Media Marketing Content
- Quick View Tax Guide

Corebridge Financial (American General)

Time for a client check-in – Beneficiary review resources

A new year is a time to look forward, but also a time to reflect on what has changed. Reviewing life changes with your clients can trigger positive conversations and lead to a healthy pipeline of prospects. Download the [How-To Guide](#). Download the [Client Guide](#).

Illinois Mutual

Tools to help you increase your bottom line with DI

Life insurance and disability income insurance (DI) go hand in hand! Illinois Mutual has created marketing materials to help you start the DI conversation with clients in January and February during the Insure Your Love* campaign.

Show your clients how they can help safeguard their loved ones with DI—the cornerstone of a solid financial plan for families. Nothing says “I love you,” like financial stability.

Download the [Planning Guide](#) to help you craft a strategy to start more conversations this month.

Show small business owners how income protection helps safeguard their paychecks and employees

Small business owners love what they do and treat employees like family. With Valentine's Day upon us, small business owners can spread the love with DI + BE. [Learn more.](#)

Integrity Life

New Flexible Premium Deferred Annuity – Momentum!

Consider this product for clients seeking guaranteed rate confidence - even in a declining rate environment. [Learn more.](#)

2024 Retirement Planning Guide

The newest edition of the popular [Retirement Planning Guide](#) is here. It's your go-to for contribution limits, eligibility requirements, tax aspects, target markets and more.

Video explains Index designed for annuities

Asset diversification. Dynamic allocation. Portfolio rebalancing. All this and more are featured in an index custom designed for FIAs. See how the GS Momentum Builder Multi-Asset Class (GSMAC) Index works in this [simple video](#). Then see it in action in Indextra.

John Hancock

LTC in-force rate action notifications for late February – [Get details.](#)

Legal & General America (Banner and William Penn)



[Read the January 25th issue](#) of the **LGA Connection**, including:

- Elevate your team's outreach
- Capitalize on untapped markets

Lincoln Financial Group

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

OptiBlend FIA 1-2-3

See the [Easy as 1-2-3](#) explanation and this [accompanying illustration](#).

MoneyGuard solutions rate reductions

Effective January 22, 2024, Lincoln implemented pricing improvements on MoneyGuard Fixed Advantage; which included reductions of up to 22% and on MoneyGuard II in California with reductions up to 12%. [Learn more.](#)

MassMutual

New MassMutual DI Underwriting enhancements for the new year – [Read more.](#)

DI Occupation Classing made simple – [Read more.](#)

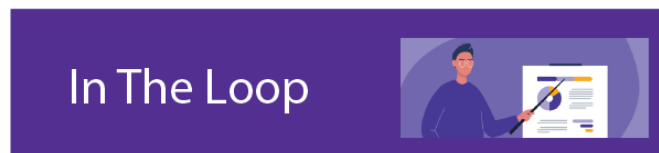
Mutual / United of Omaha



[Read the January 24th issue](#) of the **Express Newsletter**, including:

- Cash Value access - a distinguishing feature for IULs
- January 31, 2024, we will be discontinuing new sales of Term Life Express 30-Term Return of Premium (TLE 30 ROP)
- Planning for peace of mind with traditional LTC
- Learn how to safeguard your client's assets with an LTCi policy
- Help your clients determine the right disability income coverage necessary
- Learn how to empower your clients with a DI policy
- Effective February 1, the sale of Critical Illness and Heart Attack/Stroke will be discontinued in the state of New Jersey
- Cancer Insurance rates to fit your client's budget
- Additional NAIC regulation change for Florida
- New Best Interest Training for Annuity Sales in FL, KS, OR, TN and WA

Protective Life



[Read the January 2024 issue](#) of **In the Loop**, including:

- It's a great time to perform policy reviews with clients
- Show customers that love and protection go hand in hand
- Products available for conversion
- Get more cases paid – faster – with Velocity
- Customer FAQ and guide to Velocity Customer Portal
- Updated ExtendCareSM per diem

SBLI

Win 2 Boston Celtics tickets to a marquee match-up this NBA season!

[Get full details](#) about SBLIS's Kick-Start 2024 sales contest.

Securian Financial

Premium Deposit Account rate decrease

Effective February 1, 2024, Securian is decreasing their [Premium Deposit Account](#) (PDA) interest rates by 0.75%.

Premium Deposit Account	January	February
All products (excluding Pennsylvania)	5.25%	4.50%
All products (Pennsylvania only)	4.75%	4.00%

Symetra

Protector IUL: A market-leading product that stands out in the new year

A new year is a perfect time to try new things! Help your clients start 2024 with an indexed universal life (IUL) solution that stands out from the competition: [Symetra Protector IUL](#).

Transamerica

Common IUL solves made easier

Now that the new Transamerica Life Illustrator platform is available to download for TransACT users, Transamerica has created a helpful resource featuring common death benefit, premium, income, and targeting solves for their industry-leading IUL products. Generating easy-to-understand, highly customizable reports to meet your clients' needs for their full suite of products has never been easier.

[Download this flyer](#) to review the IUL illustration solves and sample case designs to increase your proficiency with Life Illustrator.

New Statement of Understanding form for FFIUL written in NY

Beginning January 27, 2024, a new Statement of Understanding form will be required for all Transamerica Financial Foundation IUL (FFIUL) policies written in New York. Applications signed on or after February 1, 2024, must use the new form for the policy to be printed or issued.