

Weekly News

March 13, 2024

American National



[Read the March 7th issue](#) of **Annuity Watch**, including:

- Full Commission on Internal Annuity Exchanges
- MYG 5&7 Rates at 5.55% for \$250k+
- American National Group Makes Forbes Best Insurance Companies List for 2024

Athene

2024 Year Ahead – webinar replay and materials

This webinar provided research insights and a forecast of the year ahead.

- Watch the [webinar recording](#).
- Nasdaq FC index [fact sheet](#).
- Nasdaq FC index piece: [The Power to Put Technology to Work](#).
- Nasdaq FC website: <https://nasdaqfc.ml.com/web/qis/bofanfcc>

Helping your sandwich generation clients succeed – webinar replay and materials

- Watch the [webinar recording](#).
- Get the [Sandwich Generation Toolkit](#).
- See the [Understanding the Sandwich Generation e-Book](#).
- Download the [Parent Conversation Card](#).
- Download the [Children Conversation Card](#).

Corebridge Financial (American General)

Help women address their financial concerns – [Start the conversation here](#).

Important change for new GIWL applications

Guaranteed Issue Whole Life (GIWL) new business applications submitted on or after March 9, 2024 in NAIC Model regulation states will require a new Notice Regarding Replacement form regarding any potential client's existing annuity or life insurance coverage ONLY IF the client has noted they have existing annuity or life insurance coverage. [Read the full announcement](#).

Fixed Annuities – [See the increased rates](#) effective March 11th.

Illinois Mutual

Selling DI to Real Estate Agents

Real estate agents are always on the move; visiting properties, meeting clients and hosting open houses - and are perfect candidates for disability income insurance (DI).

Illinois Mutual offers marketing materials to help you grow your business with messaging prompts tailored for specific markets that are a good fit for DI, such as real estate agents:

- A targeted [marketing flyer](#)
- Content for a [pre-approach email](#)
- A personalized [pre-approach letter](#)

Integrity Life

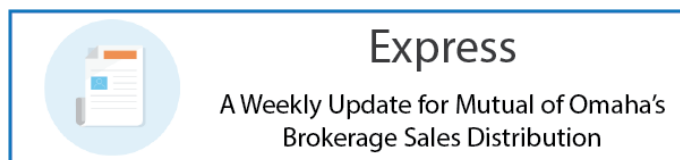
NAIC Best Interest Model Regulation for CA, IN & NH – [Get details.](#)

Lincoln Financial Group

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

Mutual / United of Omaha

Let United of Omaha IUL's be your jam! [Learn how they can turn up your sales.](#)



[Read the March 6th issue](#) of the **Express Newsletter**, including:

- Advantages of Index Loans on products that perform as illustrated.
- Term Life Express (TLE) offers your clients more than just affordable coverage.
- Help your clients stay in their homes with long-term care insurance products.
- Using Inflation Protection to reach a desired LTC premium.
- Affordable Disability Income protection options
- Secure Messaging Portal URL Change
- The Critical Advantage opportunity
- Spring Forward with Critical Advantage

OneAmerica

Care Solutions – [See the interest rates](#) effective March 15th.

Prudential Financial

Your March Trimester sales idea

Clients don't like surprises when they could involve missing out on federal gift and estate tax exemptions. Let them know they have less than 22 months to leverage them.

Activate this sales idea by using the sales kit on the [Trimester Sales Strategies site](#).

Royal Arcanum

Reinstatement Policy

In regard to non-payment of premium, a policy can be reinstated within 3 years of the lapse date.

- Should a policy lapse for non-payment, a signed statement of health is required to be submitted by the policyholder.
- Past premium payments are subject to an 8% interest rate.
- The premium payment submitted must bring the policy to a current status and not in the grace period.

For example: If a policy lapses on 1/1/24 and the grace period expires on 1/30/24. If today is 2/15/24, the policyholder is required to submit 2 premium payments bringing the policy to a 3/1/24 paid-to-date. If only 1 payment is submitted, the policy would only update to a 2/1/24 paid-to-date and therefore be in the grace period.

Symetra

Can life insurance help relieve clients' long-term care concerns AND protect beneficiaries?

In addition to life insurance protection, Symetra's indexed universal life (IUL) products can provide monthly payments to help pay for care or other expenses if the insured is diagnosed with a qualifying chronic condition.

Symetra's [Accelerated Death Benefit for Chronic Care Advantage Rider](#) can be tailored to each client's individual outlook toward the future cost of care. In a [hypothetical scenario](#), we show a 55-year-old male with a \$500,000 Symetra IUL policy and our Chronic Care Advantage Rider with a 50% acceleration percentage and 4% payout after he is diagnosed with a chronic condition.

Check out the [rider comparison](#) to see how Symetra's included and optional chronic illness riders compare.

Annuities – [See the interest rates](#) effective March 8th.