

Weekly News

November 1, 2023

Industry Articles

Why the 2050 Annuity Market Looks Beautiful

For providers of annuities and other products designed to protect principal, bad news can be good news. [Read the article.](#)

American National

A Guide to Prioritizing Retirement Planning – [Visit the new microsite.](#)

Signature Performance Indexed Universal Life - “It’s Called Performance for A Reason”

This accumulation-focused IUL with Living Benefits offers higher target premiums, lower COIs, and greater overall performance. [Get more information.](#)

Annuities – [See the increased rates](#) effective November 1st.



[Read the October 25th issue](#) of **Life Spotlight**, including:

- Surrender Email Notifications and Saving Strategies
- Purpose Driven Life Insurance
- Prepare for the Unexpected with Living Benefits
- Newly updated Buy-Sell Agreement Brochure

Assurity

The hottest market for Critical Illness sales now

Take advantage of open enrollment and the prime time for critical illness sales, particularly for women who:

- Lead household financial decisions and right now are making insurance decisions for their families.
- Are seeing rising deductibles and costs – in 2024, the out-of-pocket healthcare coverage maximum is a whopping \$18,900 for a family.
- Feel the real impact of the pink tax for their healthcare, spending more out-of-pocket than men.

With instant decision for benefit amounts up to \$75,000, it's quick and easy to get your business on the books and your clients covered. Get prospecting and sales tools at criticaloutlook.com.

Corebridge Financial (American General)

From AIG to Corebridge, their underwriting focus

It's been more than a year since AIG's Life & Retirement business was spun off to create a wholly new and independent company, Corebridge Financial. While their name has changed, they remain dedicated to providing an industry-leading underwriting experience.

- See the [underwriting overview](#)
- Get a peek [behind the scenes](#)

Improved Select-a-Term rates

Effective October 30, 2023, Select-a-Term is repriced in all states, excluding New York. Overall, the rates trend lower and decreases can be seen across all key bands. [Read the announcement.](#)

Introducing a performance-triggered index strategy on the Power Series of Index Annuities

[Learn about](#) the new S&P 500 Index - Annual Point-to-Point with Performance Triggered strategy.

SECURE Act 2.0 & Annuity Product Simplification

Effective November 6th, product updates will be made to simplify the fixed annuity product suite and align requirements where appropriate. [Learn more.](#)

Genworth Financial

In-Force Rate Action announcement - [Pennsylvania](#): PCS II with Lifetime Stable Premium Option

Illinois Mutual

Who is eligible for class upgrades?

Your business owner* and W-2 employee clients could be eligible for a one-class occupation upgrade that gives them access to optional benefits and riders, lower premium rates, and more.

Available class upgrades for eligible occupations include:

- Class 3 upgraded to Class 5
- Class 2 upgraded to Class 3
- Class 1 upgraded to Class 2

Find a full list of eligible occupations in this [class upgrades flyer](#).

John Hancock

An opportunity to offer life and long-term care protection in the workplace

John Hancock is now offering a solution designed exclusively for the employer market. It provides permanent voluntary life insurance protection with an innovative Long-Term Care rider — enhancing protection by giving employees access to financial and professional support in the event of a long-term care need. [Learn more.](#)

Lincoln Financial Group

Bring clarity to long-term care planning

Lincoln's MoneyGuard Solutions Conversation Catalyst tool helps clients understand care options, identify care preferences and associated costs, and confirm a funding solution is set to meet their needs.

Use the [Conversation Catalyst tool](#) with clients to help have an impactful LTC planning conversation.

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

Clients overweighted in cash?

A guaranteed growth strategy can help their retirement savings while staying protected from loss. Lincoln MYGuarantee Plus fixed annuity offers [these great rates](#).



[Read the October 30th issue](#) of the **Lincoln Life Leader**, including:

- DCA 10% Fixed Account Enhanced Interest Rate Program
- Enhanced Underwriting Program
- Partnering to Streamline Tax Return Orders
- November is Long-Term Care Awareness Month
- Online billing and payment
- 2023 Life Insurance Year-End Guideline

MassMutual

Preparing for the Sunset of the TCJA Tax Relief

Change is inevitable, and when it involves tax law, it's extremely important for clients to prepare and make needed adjustments to their financial plans. [Listen to this podcast](#) about how to help clients get prepared.

Impact of Breast Cancer: An Underwriting Case Study

Don't let breast cancer get in the way of talking with clients about life insurance needs. Take a closer look at how a client was granted coverage for a MassMutual \$500K Whole Life 20 Pay insurance policy in this [NEW case study](#).

Understanding the Value of Income

As a financial professional, you understand that protecting a client's income is a good decision; and that by assessing their financial situation, you can help make a recommendation for a disability income insurance solution. [Check out this consumer brochure](#) to help clients better understand the value of their income.

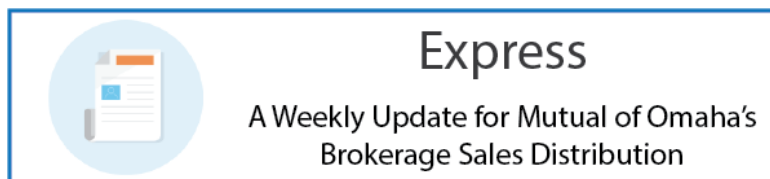
Express DI enhancements

Through the [Express DI Underwriting program](#), applicants who meet certain criteria are eligible to apply for fully underwritten individual disability income (DI) insurance coverage and/or Business Overhead Expense (BOE) coverage with fewer requirements.

To further help, they are enhancing the program by raising the threshold for Radius Choice® Financial Requirements:

- They no longer require financials for Non-Owner/W2 Employees up to \$10,000 of monthly benefit.
- Business owners remain up to \$6,000 of monthly benefit without financials.

Mutual / United of Omaha



[Read the October 25th issue](#) of the **Express Newsletter**, including:

- November 8th Break Down Barriers w/Business Owners
- Life Protection Advantage IUL - protection for lifetime
- e-Signature enhancements
- SC LTC Rate Adjustment Filing notification letter
- Medicaid vs. Long-Term Care Insurance
- Preserving Real Estate Brokers' Income
- Great News - DI Mobile Quoting is here!
- Breast Cancer Awareness Month
- Real Wins: Critical Illness
- Errors and Omissions Insurance

Protective Life

In The Loop



[Read the October 2023 issue](#) of **In The Loop**, including:

- The newest Velocity improvements to keep your business moving faster
- 2023 holiday schedule and year-end processing guidelines
- Velocity: Voice Signature process expanded
- Protective recognized by Newsweek for Best Customer Service

Prudential Financial



[Read the October 30th issue](#) of **Life Essentials**, including:

- November 16th webinar: Supporting Client Caregivers
- 10-minute Mondays
- Help Black consumers learn how life insurance can help with retirement
- Help women become financially confident
- We made easy even easier with eCapabilities
- Cutting-edge tools to help you manage life insurance policies at Prudential

Symetra

Annuities – [See the rates](#) effective October 30th.



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

- League-leading, protection-focused IUL
- Skip the medical exam with our Accelerated Underwriting Program
- Is an Annuity Max Strategy right for your clients?
- Help business clients turn the “Great Resignation” into the great retention with key person life insurance

Transamerica

Risk Class Upgrade

Available to qualified clients on all new IUL policies through the end of the year, this opportunity provides even more value for our IUL product suite, giving clients a rate class they would have not otherwise qualified for. This applies to both [Transamerica Financial Foundation IUL](#) and [Transamerica Financial Choice IUL](#) products. [Get full details.](#)

United Underwriters, Inc. 3 Holland Way, PO Box 1103, Exeter, NH 03833
(p) 603-778-0555 / 800-258-7296 (f) 603-778-7918 uui@uuiinc.com www.uuiinc.com

Please note: UUI does not offer variable products.