

Weekly News

October 11, 2023

Corebridge Financial (American General)

Suitability Program enhancements – [Get details.](#)

In the Know



[Read the October 5th issue](#) of **In The Know**, including:

- Improved positioning for Protection IUL
- Updates: Child Rider in all states; Suicide Exclusion provision in Compact states
- Working toward more competitive underwriting decisions: New update!
- Important information for customers in Hawaii and Florida
- Reminder: Life insurance not sold or issued to Qualified Plans

John Hancock

New employer solution from John Hancock – streamlined underwriting life product with LTC rider

Effective September 25th, John Hancock has launched a streamlined underwriting life product with a Long Term Care rider - Premier Benefit IUL. It offers high-earning employees an easy way to buy voluntary individual permanent life insurance with optional long-term care rider protection — all at no cost to the employer.

Key highlights:

- Streamlined underwriting — requires no APS, medical exams, or labs and often results in an instant decision; guaranteed issue available for larger group sizes
- Enhanced protection with our Long-Term Care rider — gives employees the option to accelerate their policy's death benefit in the event of a long-term care need
- Fully digital experience — ensures an efficient process from start to finish
- Cost-efficient, permanent death benefit protection with income tax-free growth potential — gives employees a choice of tying policy performance to an S&P®-linked indexed account and/or a Fixed Account
- John Hancock Vitality PLUS — rewards employees for the everyday steps they take to live longer, healthier, better lives

Watch this [client-approved overview video](#) to learn more about Premier Benefit IUL.

Download the [Sellers Guide](#).

Illinois Mutual

Farmers and Ranchers need DI

Work is hands-on and demanding for your farmer and rancher prospects. But many have never thought about what might happen if they become sick or hurt and unable to work. Help them understand that health insurance doesn't cover everything and that disability income insurance (DI) from Illinois Mutual could be the answer!

Now is the time these clients are more available to meet. This [client flyer](#) explains how Illinois Mutual allows farmers and ranchers to use acreage or herd size to determine the monthly benefit for their DI plans.

Lincoln Financial Group

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

MassMutual

Military Physician and Dentist DI Underwriting Program

Through this program, military physicians and dentists may be eligible for individual disability income insurance and a 25% Multi-Life Discount with gender-distinct rates. [Check out this flyer to learn more.](#)

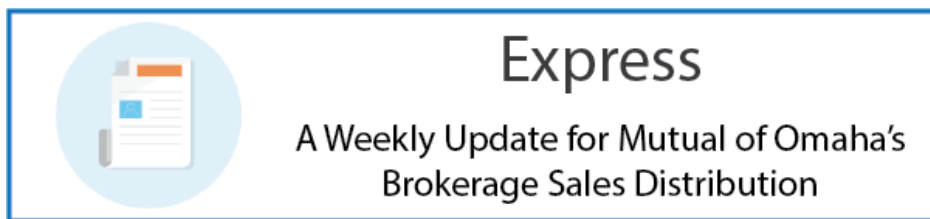
Delivering on Our Promise

Since our founding in 1851, MassMutual's purpose is to help people secure their future and protect the ones they love. In this [NEW video](#) hear the personal experiences from our Life Claims Team who understand the importance of putting the customer first every day of the year. Also, [view this flyer](#) to learn more about the personalized life claims experience.

Impact of Sleep Apnea: An Underwriting Case Study

Don't let sleep apnea get in the way of talking with clients about life insurance needs. Take a closer look at how a client was granted coverage for MassMutual's \$1.5 million Whole Life 100 insurance policy in this [NEW case study](#).

Mutual / United of Omaha



[Read the October 4th issue](#) of the **Express Newsletter**, including:

- Mutual of Omaha's Wild Kingdom Premieres on a New Network
- Inforce Illustrations available on most IULs
- Help clients protect their future
- Webinar: Life Insurance as a Unique Asset
- Updated LTC Product Guide
- John & Susan's LTCi Care Coordination Story
- Let Social Media Help With Your DI Efforts
- The Importance of Individual Disability Insurance Coverage
- Sales Idea: Coverage for a Non-Working Spouse
- October is Breast Cancer Awareness Month
- 1099 Forms Available on SPA



[Read the October 2023 issue](#) of **Field News Monthly**, including:

- Harness the power of social media
- Show how PacLife has fulfilled its financial commitments for more than 150 years
- Tips to help craft your value proposition
- Get help finding the appropriate product for your clients' needs
- How to communicate with clients through tough times

Protective Life

Protective Indexed Choice UL

Recently repriced and now available with a New York version, [Protective Indexed Choice Universal Life](#) can help protect clients' goals while offering the flexibility to adapt to life's changes — including opportunities for growth and accessible cash value that's linked to market index performance.

Protective Velocity

In addition to the affordability of Protective Classic Choice term, they've made the process even easier with [Protective Velocity](#). It takes a lot of the administrative work off your plate so you can get back to doing what you do best — providing coverage and peace of mind to your clients.

Symetra

Annuities – [See the rates](#) effective October 10th.

Transamerica

FOR A LIMITED TIME - Upgrade your sales with an IUL Risk Class Upgrade

Effective October 1, 2023, through the end of the year, [Transamerica Financial Foundation IUL](#) and [Transamerica Financial Choice IUL](#) will provide qualified clients with a one-time, upfront risk class upgrade on their policy.

This limited-time opportunity gives clients a rate class they would have not otherwise qualified for, creating the opportunity for greater value, accumulation, and protection.

[Get the details.](#)

Keeping clients engaged

When it comes to getting life insurance at the best price, Millennials need to know there's never a better time than today.

Transamerica has collaborated with Erin Lowry, celebrated author of the Broke Millennial series to provide you with [relevant tools](#) to start prospecting.