

# Weekly News

October 18, 2023

## Industry Articles

### 10 Insurance Sales Success Strategies

There are all sorts of new tricks, and then there are the techniques that work. [Read more.](#)

## American National



[Read the October 11<sup>th</sup> issue](#) of **Life Spotlight**, including:

- Signature Guaranteed UL, More Than Just a Death Benefit
- Customize Your Client's Life Policy With Benefits & Riders
- Signature Series of Solutions: Product Comparison

## Assurity

### Coverage no matter who you work for

Offer something many employees don't have: a whole life insurance policy that goes with them if they change employers or retire. Watch the video below to learn more.



## Corebridge Financial (American General)

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Fixed and Index annuity product offerings in Idaho – [Read the update.](#)

Annuity Suitability – [See the updated guidelines.](#)

## Genworth Financial

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In-Force Rate Action announcements:

- [South Dakota](#): Privileged Choice Flex with 1% Benefit Increase Option and Reduced Covered Percentage Option
- [West Virginia](#): PSC II with Lifetime Stable Premium Option
- [Texas](#): Privileged Choice & Classic Select with Stable Premium Option and 1% Benefit Increase Option
- [Texas](#): My Future, My Plan

Commissions - [1099-NEC 2023 Tax Information.](#)

Million Dollar Round Table – [Get details on the certification process.](#)

## Integrity Life

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Indexed Annuities – [See the rates](#) effective October 15<sup>th</sup>.

Income Outcomes: Retirement Planning Confidence Study

Retirement plans don't end when retirement begins. How can you help purposeful retirement savers transition to prudent retirement spenders? Don't miss the interesting outcomes of this recent [retirement income planning survey](#).

New video simplifies SPIAs

What's a SPIA? Not everyone knows. Help clients understand with our new "[Term Talks](#)" video explaining the solution in an easy-to-understand way.

## John Hancock

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Introducing John Hancock's Chronic Illness rider -

An additional way to help protect against needing care in retirement

This is a great solution for producers not licensed to sell our Long-Term Care rider or when an indemnity benefit is desired. [Learn more.](#)

## Legal & General America (Banner and William Penn)

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From fear to cheer: fright-free conversations about life insurance

Most people don't like to talk about death, even around Halloween. But what's truly frightening is avoiding that awkward conversation about life insurance. As clients are prepped to face their fears this spooky season, it's the perfect time to talk about preparing for the future. Fortunately, LGA's [Let's Get Awkward Campaign in a Box](#) makes these conversations free of fright.

**The guide contains:**

- A postcard and letters that agents can download and send to prospects.
- Social media posts with attention-grabbing graphics and statistics.
- Short scripts to use during follow-up phone calls.
- Talking points that agents can use to overcome common objections.
- A worksheet to help clients calculate the right amount of coverage.

## Lincoln Financial Group

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### 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 and help reduce the stress of building an LTC funding plan.

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

**Monthly Fund Performance** – [See the September 2023 update.](#)

### Fixed Annuities

See the rates effective October 15<sup>th</sup>.

- [Lincoln OptiBlend 5, 7 & 10](#)
- [Lincoln OptiBlend 5](#) California
- [Lincoln OptiBlend 7 & 10](#) California

**Multi-Year Guarantee Annuities** – [See the rates](#) effective October 13<sup>th</sup>.

## MassMutual

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### New underwriting rules for undocumented residents

Effective immediately, undocumented U.S. residents with 10-plus years in the country may be eligible for up to \$1,000,000 individual term or whole life insurance coverage from MassMutual, under certain parameters. [Learn more.](#)

### Sweet Spots for MassMutual Whole Life

From wealth transfer strategies to using whole life insurance as a financial asset, learn how MassMutual's whole life products can help you present solutions for your clients. [View this chart to learn more.](#)

### Help clients protect their ability to save for retirement

How would clients continue to save for retirement if they became too sick or hurt to work? [Check out this consumer brochure](#) to learn how MassMutual's RetireGuard can help replace an amount equal to the contribution that would have been made to a retirement plan if they had not become disabled.

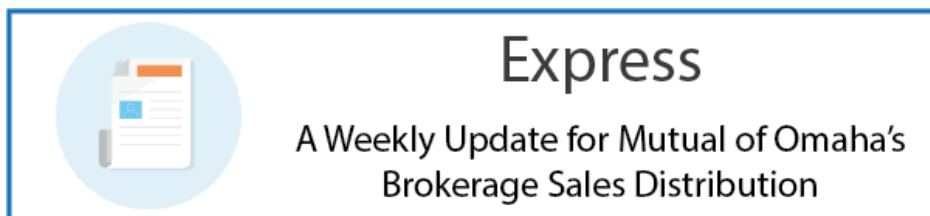
### Illustrate the limiting features of Group Long Term Disability

With open enrollment season ready to begin, now is a great time for Financial Professionals to talk to clients about the possible limitations of the Group Long-Term Disability (GLTD) provided by their employers.

This [infographic flyer](#) visually illustrates the limiting features of GLTD and the benefit of owning supplemental coverage through Radius Choice.

## Mutual / United of Omaha

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[Read the October 11<sup>th</sup> issue](#) of the **Express Newsletter**, including:

- e-Signature enhancements
- IULs designed with your clients in mind
- LTC rate adjustments on SPA site
- Things to know before completing the LTC application
- Affordable Disability Income protection options
- Critical Illness Sales Idea: High Deductible Plans
- Heart Attack/Stroke Insurance covers the gap

## Give clients the facts about life insurance

Use the new client digital experience and phone scripts to debunk the myths that clients perceive about life insurance.

- “Life insurance costs too much.”
- “It’s too much of a hassle to buy it.”
- “Its benefits are ONLY for after I die.”
- “I have enough through my job.”

Use the [Trimester Sales Strategies resources](#) to make your conversations easier and their understanding solid.