

Weekly News

October 25, 2023

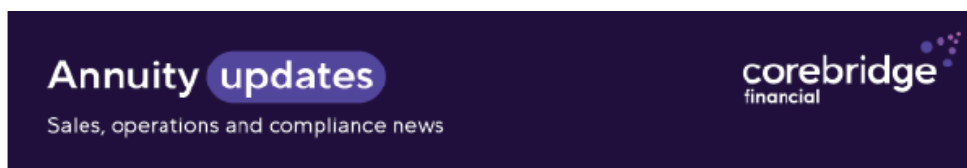
Corebridge Financial (American General)

Millennial, Gen X, or Boomer client? Corebridge has you covered.

Younger clients on leaner budgets may be looking to get a foothold in their investments, while older clients may want more flexibility to address changed circumstances. Start the conversations:

- [Millennial](#)
- [Gen X](#)
- [Boomer](#)

Elite Producer Compensation Program continues through 2024 – [Get details.](#)



[Read the October 2023 Annuity Updates](#), including:

- Elite Producer Compensation Program - extended
- Product Offering in Idaho
- Introducing Contract e-Delivery
- AML and Large Case Exception reviews now only required for submissions over \$2 million
- New Advanced Marketing Resources
- Product Simplification for Fixed Annuities
- Suitability Program Enhancements
- Individual Retirement Service Update
- Annuity Playbook
- Annuity rates

Genworth Financial

In-Force Rate Action announcements:

- [Maryland](#): Privileged Choice & Classic Select with Flexible Benefit Option and 1% Benefit Increase Option
- [Maryland](#): My Future, My Plan and Privileged Choice Flex with 1% Benefit Increase Option

Illinois Mutual

Expanded Benefit Periods for Chiropractors

Illinois Mutual now offers up to a five-year benefit period for chiropractors who apply for disability income insurance (DI). Historically, chiropractors have encountered difficulty finding insurance solutions to protect their income, making them excellent prospects!

Download this [Income Protection for Chiropractors flyer](#) to learn more.

John Hancock

Tap into the employer market with Premier Benefit IUL

John Hancock's Premier Benefit IUL offers you a new opportunity to sell voluntary life and optional long-term care rider protection in the workplace. Watch this quick video to see why Premier Benefit IUL stands out:



Also, download these resources:

- [Seller's guide](#)
- [Premier Benefit IUL webinar](#)



[Read the October 16th issue](#) of **Spotlight News**, including:

- October 26th webinar: Accelerate your year-end success
- Compliance reminder regarding advertising and sales materials
- Protection solutions for your sales success - now offering a Chronic Illness rider
- November 2nd webinar: Explore the strength of our newly expanded living benefits - now including a Chronic Illness rider
- Introducing Premier Benefit IUL
- New Vitality Points opportunity

Legal & General America (Banner and William Penn)

What clients can expect: The next steps after applying

Help them stay prepared and in-the-know by sending a follow up email detailing LGA's process. They've done the work for you. [Download this document](#) to easily share the next steps with your clients. As quick as you can copy and paste, your clients will thank you for keeping them up to date.

Lincoln Financial Group

Time to take the scare out of long-term care

Lincoln is kicking off LTC Awareness Month with a virtual event that will provide insights into the shifting landscape of LTC – including the state of long-term care legislation – and highlight the latest consumer research. [Get details and useful information about their pricing and tools.](#)

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

LIFE SOLUTIONS

The Lincoln Leader

[Read the October 16th issue](#) of the **Lincoln Leader for Life Solutions**, including:

- Product Update - Lincoln WealthAccelerate IUL
- Enhanced Underwriting Program (reprint)
- Ready to Sell Lookup Tool
- Updates to eSubmission Email
- Data Prefill and Expansion
- Online billing and payment
- EFT & Premium Payment Best Practices
- 2023 Life Insurance Year-End Guidelines

Optiblend Fixed Indexed Annuity – [See the increased rates](#) effective October 23rd.

Introducing WealthEDGE – LFN's reimagined approach to national meetings

[Learn about this meeting and save the date.](#)

MassMutual

Estate Planning and The Whole Life Insurance Solution

During Estate Planning Awareness Week, help educate clients about what estate planning is and how they can benefit from some form of estate and wealth transfer planning, be it simple or complex. Learn how whole life insurance could be an ideal solution to meet their needs in this [Advanced Sales Success Strategy](#).

Will your clients' Group Long Term Disability coverage be enough?

Now is a great time to talk with clients about the limitations of the Group Long Term Disability (GLTD) provided by their employers. [View this infographic flyer](#) that illustrates the limiting features of GLTD and the benefit of owning supplemental DI coverage.

Planning Now for Tax-Advantaged High-Net-Worth Outcomes Later

This [new white paper](#) highlights why integrating whole life insurance into a financial strategy for high-earning younger investors can address challenges in accumulation, decumulation, and protection that may not have been fully considered before.

Mutual / United of Omaha

Inforce LTCi Rate Adjustments for January 2024 – [Get details.](#)



Express

A Weekly Update for Mutual of Omaha's
Brokerage Sales Distribution

[Read the October 18th issue](#) of the **Express Newsletter**, including:

- Life Insurance as a Unique Asset – webinar recording
- Customize a Living Promise Postcard
- Four crediting strategies available on our IUL portfolio
- Inforce LTCi Rate Adjustments effective January 1, 2024
- Commitment to traditional Long-Term Care Insurance
- Help safeguard your client's earnings
- Safeguarding Business Owners with DI
- Critical Illness Real Wins: Supplement Your Clients' Coverage
- Prospecting Postcard for Critical Advantage
- Watch Mutual of Omaha's Wild Kingdom Protecting the Wild on NBC

Pacific Life - Lynchburg

PL Promise GUL & PL Promise Conversion UL for Washington DC

The latest reprice and enhancements are now available in Washington, D.C. [Read the full bulletin.](#)

New Requirements for Trust and Power of Attorney Forms; Clarification on Payees

Effective November 15, 2023, Pacific Life will require Trust Certification and Power of Attorney Certification forms, along with applicable inforce policy requests. [See the full bulletin for more details.](#) In addition, disbursement-related forms are being updated to provide clarity regarding acceptable alternate payees. Note: New business requirements remain unchanged.

Prudential Financial



[Read the October 16th issue](#) of **Life Essentials**, including:

- Client-facing tool debunks 4 main myths and misconceptions
- Explaining complex life insurance concepts doesn't have to be - complex
- Transferring business/employer-owned life insurance
- Get the NEW Case Design Guide: FlexGuard Life
- Grow your business—and help women achieve financial well-being—by using our new women's digital experience
- Updated Black Consumer Digital Experience
- eCapabilities offer a faster, easier, and virtual way to do business.
- LifeInsight is your one-stop shop for your inforce policy needs!
- Year-end flyer now available
- New Comprehensive Physical Program – Effective October 2023
- ExamOne Mobile Exams not available in Nevada
- Webinar replay: The Financial Confidence Correlation and Tips for Closing Sales

SBLI

Need an insurance solution that's easy to customize?

SBLI offers a highly competitive term insurance solution, featuring a great new underwriting program that delivers real-time decisions. This empowers you to safeguard your clients' families with a solution that is easy to customize to meet their needs in the most cost-efficient way. [Learn how.](#)

Securian Financial

Increased premium limits

Securian has increased their premium limits for the first policy year only on new sales for select products sold with the No Lapse Guarantee Agreement (NLGA).

Premium limits with the NLGA are now the greater of 5x target or \$5mm for these products:

- Eclipse NY
- Eclipse Protector II Indexed Universal Life (IUL)
- Eclipse Survivor II IUL

[View their product lineup.](#)

New Accelerated Underwriting Express path can put clients on the fast track

[Symetra's Accelerated Underwriting Program](#) is designed to offer clients a permanent life insurance policy without completing an exam or submitting an APS. To make the program even more attractive—and potentially deliver even faster underwriting offers—we've added an Express path.

How does it work?

- Clients ages 18 to 60 with face amounts up to \$1 million will automatically travel this path.
- No exam can be submitted or pre-ordered.
- Just submit Part I and II applications and a HIPAA consent form. We'll do the rest!

If more information is needed to complete a client's underwriting, we'll let you know. [Watch their video to learn more.](#)

Transamerica

4th Quarter Risk Class Upgrade

Transamerica is offering qualified clients a one-time, upfront risk class upgrade on new IUL policies through the end of the year. This applies to both Transamerica Financial Foundation IUL and Transamerica Financial Choice IUL products. Plus, in addition to the potential for cash accumulation and lower premiums, certain clients will also qualify for lab-free, nonmedical underwriting.

[Get full details.](#)

Expanded Nonmedical Underwriting

Less time, more coverage, best rates. Take a deep dive into [Transamerica's expanded nonmedical underwriting](#).