

Weekly News

September 13, 2023



Industry Articles

10 Prospects Who Already Do Business With You

You might have talked to some of them this week. [Read more.](#)

Corebridge Financial (American General)

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

In the Know

corebridge
financial

[Read the September 7th issue](#) of **In The Know**, including:

- Update to Foreign National delivery requirements
- Year-end processing dates and holiday hours
- Lack of production review under way
- Building Life Insurance Awareness page updated

Genworth Financial

In-Force Rate Action announcement:

- [South Carolina](#): PSC II with Lifetime Stable Premium Option

Integrity Life

Indextra-5: see what it offers both you and your clients

CLIENTS:

- 10% S&P 500 Cap
- 4.50% Fixed Interest Option (1-year)
- Immediate access of 10%, available every year without surrender penalty

AGENTS:

- Comp of 3.25% for ages through 75
- Never experience a commission chargeback at death
- Receive a new commission when Bene elects to Stretch

- RMD friendly
 - Waivers of surrender for Confinement and Terminal Illness (n/a in CA or CT)
 - Beneficiary options at death that provide tax efficiency:
- Eligible beneficiaries* of Inherited IRAs can stretch over their lifetime
- Stretch Non-Qualified contracts with an exclusion ratio
- Approved in most Broker Dealers that you may already work with

**Eligible beneficiaries of Inherited IRAs can be no more than 10 years younger than the deceased or older than the deceased. Beneficiaries of Inherited IRAs that are more than 10 years younger than the deceased AND are chronically ill or disabled are Eligible and may elect to stretch using Indextra or any of our other products. Otherwise, product options are limited.*

[See the rates.](#) Subject to change on the 15th of each month.

Integrity's NQ Stretch collateral is expanding

They offer a variety of [valuable content](#):

- Why Stretch Overview
- NQ Stretch FAQs
- Stretch Flowchart
- Stretch Prospecting Questions

Are your clients asset preservers?

Pre-retirement saving biases can affect post-retirement spending habits. If your clients favor preserving assets over spending ... an annuity can help. Preview this new "[Preserving Assets](#)" piece for details.

Advisor Ideas Newsletter – [See the 3rd issue of 2023.](#)

Lincoln Financial Group

Annuity contracts

As of August 21st, all new Lincoln annuity contracts will be issued to clients electronically. [Read more.](#)

Monthly Market Performance – [See the client-approved snapshot](#) for August 2023.

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

Fixed Annuities – [See the rates](#) effective September 15th.

MassMutual

New Sales Idea: Layering Term and Whole Life 100

While clients are building their careers and growing their families, life insurance may not be top of mind, especially if the price tag doesn't fit their budget. [Take a look at this case study.](#)

Mutual / United of Omaha

Simplified Issue: Help your clients protect their future

The loss of an income can drastically change how a family continues living their lives if the unexpected happens. Help clients ensure their future is protected by evaluating their life insurance situation.

United of Omaha has a wide variety of products to fit many needs, and for those who want a faster process, our simplified issue product portfolio has some great options. These products are exactly that - simple. They offer a simplified underwriting and application process, which means policies are issued faster.

[Get more information and materials.](#)



Express

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

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

- September 13th webinar: Secure Transfer Planning
- Updated Simplified Underwriting materials
- How LTCi impacts people's lives
- Long-Term Care Cash and Reimbursement Benefits
- A simple letter can go a long way
- Disability Income protects more than their income
- Critical Illness Sales Idea: Built-in Return of Premium
- Critical Advantage Portfolio Postcard

OneAmerica

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

Pacific Life - Lynchburg

Better pricing for PL Promise Term Life Insurance – [Get details.](#)

Prudential Financial

Life Insurance Awareness Month

Talking to clients is easier with this new [digital tool](#).



Prudential

LIFEESSENTIALS

[Read the September 5th issue](#) of **Life Essentials**, including:

- Life Insurance Awareness Month –20th Anniversary
- Start your week with 10-Minute Mondays!
- PruXpress – Upcoming system migration
- Thought Leadership – Goldilocks and the 3 ULs
- Revamped VUL Protector producer presentation
- PruFast Track makes placing large-premium policies for affluent clients easier
- Make your workflow easier with LifeInsight
- Retrieving client medical records electronically: Option to potentially avoid an APS
- Webinar September 21: The Financial Confidence Correlation and Tips for Closing Sales
- Webinar replay: Spousal Lifetime Access Trusts (SLAT)

Securian Financial

Life Insurance Awareness Month

Securian's LIAM landing page includes helpful tools for:

- Starting conversations about life insurance
- Determining client life insurance needs
- Getting clients started on their life insurance purchase journey

Visit securian.com/LIAM to access these tools and other resources to help you during Life Insurance Awareness Month.

Changes to Indexed Life Portfolio

The changes impact existing IUL policyholders. [See the notice.](#)

Are your clients prepared for Sunset 2026?

Provisions of the Tax Cuts and Jobs Act (TCJA) of 2017 are expected to sunset on January 1, 2026. The Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 essentially eliminated the “stretch-IRA.”

This could mean a “double whammy” for your clients. Find out more in this [recently released legislative update](#) from Securian.

Download this [client-approved sunset guide](#). And here is a [short list of the top concerns](#) producers should keep an eye on through the end of 2025.

Need a quick underwriting quote? Get one in minutes!

eValueate is a tool that gives you and your clients access to underwriting quotes in just a matter of minutes.

eValueate provides:

- Fast underwriting quotes for a variety of impairments
- Dynamic quoting — as you enter more information, the quote updates automatically

Please note, eValueate is not available for the SecureCare product line or the chronic illness and long-term care agreements.

If you're looking for a tentative risk assessment fast, don't wait around for an underwriter to email or call you back. [Download this flyer](#) to understand how it works, the histories and conditions eligible, and get your next underwriting [quote right now](#).

Symetra

Accelerated Underwriting Program

Symetra is relaunching their Accelerated Underwriting Program - now with a new Accelerated Underwriting Express path! [Get full details and see how it works!](#)

Transamerica

What's the difference between our IULs?

- **Financial Choice IUL (FCIUL)** is designed for growth, giving your more affluent clients the potential to maximize their case value and tax-free* supplemental income potential.
- **Financial Foundation IUL (FFIUL)** is suitable for a wider variety of clients with growth potential, a federal income tax-free death benefit, and rider options to help customize their protection.

[Explore the finer details with this flyer.](#)