

Weekly News

September 6, 2023



Industry Articles

Honor a Loved One for Life Insurance Awareness Month

Barbara Pietrangelo, Life Happens' chair, says single parents will be a focus of this year's campaign. [Read the article.](#)

10 New Stats on How Cash Comes Out of Indexed Annuities

Here's an area where people like you make an obvious difference, LIMRA's Marianne Purushotham says. [Read the article.](#)

10 Annuity Tax Facts Advisors Should Know

Your clients are bound to have tax questions as annuity sales boom. [Read the article.](#)

How Do Annuity Death Benefits Work?

What happens to annuity payments after the contract holder dies can vary. Here's what to know. [Read the article.](#)

American National



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

- Signature Guaranteed UL - more than just a death benefit
- Prepare for the unexpected with Living Benefits
- 2023 401(k) Plan Deadlines
- Newly updated product portfolio
- Pre-approved social media content

Corebridge Financial (American General)

A winning combination: IUL and Agile Underwriting+ (AU+)

Using [AU+ with American General IULs](#) provides a faster, lab-free path to up to \$2M in meaningful coverage and potentially valuable supplemental retirement income. And their IUL rates are among the best.

AU+ delivers fast decisions and supports flexible case design.

- Ages 18-59, \$2M or less death benefit¹. 78% of IUL applications fall within these age and face limits.
- 68% IUL lab-free
- Maintaining a 50% reduction in APS orders since launch

Index Annuities – [See the rates](#) effective September 5th.

Illinois Mutual

Expand your DI sales with updated occupation flyers

Potential clients such as teachers, farriers and electricians need DI! You can offer these prospects disability income insurance (DI) from Illinois Mutual!

- [Carpenters and Electricians](#)
- [Dental Hygienists and Assistants](#)
- [Roofers and Carpet Installers](#)
- [Teachers](#)
- [Farriers](#)

John Hancock

Improved performance and targets on John Hancock's Accumulation IUL

- Download the [sales guide](#).
- Watch the [20-minute webinar replay](#).

Expanded term conversion features

With expanded conversion features and a simplified experience, John Hancock Vitality Term is easier to sell and better to own — especially in the high-net-worth space, where rich conversion options can be an important factor. [Dive deeper.](#)



[Read the August 2023 issue](#) of **Advanced Markets News**, including:

- Life Insurance Awareness Month
- Blog: The Corporate Transparency Act and its impact on the foreign national market
- Central Intelligence: court rulings and legislative updates with summaries on topics that can directly impact your business

Legal & General America (Banner and William Penn)

Demystifying Impaired Risk

It's time to take a new look at the impaired risk market!

The CDC says that roughly 51% of American adults have at least one chronic condition, so it's easy to see how specializing in impaired risk could open a world of opportunities for your clients and your business.

LGA has updated their underwriting standards, making coverage more accessible for clients with health challenges.

Now, it's easier to help provide coverage for clients who need it most. [Download the Demystifying Impaired Risk Guide.](#)

CORRECTION to PLMA changes

There was an error in LGA's previous communications concerning the Producer Licensing Model Act (PLMA) guidelines. Contrary to what was mentioned:

- Utah is a PLMA state.
- Texas is not a PLMA state.

[View the correction announcement.](#)

Lincoln Financial Group

Improved pricing for MoneyGuard solutions

Effective September 11th, Lincoln is implementing pricing improvements on MoneyGuard Fixed Advantage, which includes reductions of up to 15%. [Learn more.](#)

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

MassMutual

A life insurance strategy that fits. For life!

View this new [client-friendly case study](#) to see how a sound life insurance protection strategy addresses your client's coverage needs today, over their working life and even during their retirement.

The Whole Life Spectrum

View MassMutual's comprehensive [whole life insurance portfolio](#) with benefits to meet a variety of client needs. These include guaranteed death benefit protection, cash value accumulation, and a balance of both. Watch this video to see the spectrum of our Whole Life portfolio.

Get to know MassMutual's OBE story

Did you know? From 2012 to 2022, earnings from MassMutual's strategic business investments increased at a compound annual growth rate of over 12%. As a result, these earnings will help us to pay an industry leading dividend interest rate to our eligible participating whole life policyowners. [View this brochure to learn more.](#)

Mutual / United of Omaha

Key Person as a Flexible Business Benefit - [Read or listen to this August 2023 blog.](#)

New LTC Personal Worksheets for North Dakota and New York

Effective August 31st, new [Personal Worksheets](#) are available for New York and North Dakota.

- Updates include
 - Rate Increase History Grid
 - Two new questions (#2 & # 6)
 - Rewording of questions and additional answer options
- Previous personal worksheets will no longer be accepted after September 30, 2023.
- California is still pending and will be implemented upon approval from the state.



[Read the August 30th issue](#) of the **Express Newsletter**, including:

- Training Simplified: Life Insurance Awareness Month
- Provide clients with potentially greater cash value
- Term Life Express offers security for young families
- September is Life Insurance Awareness Month
- Mutual of Omaha's Med supp contact card
- 2024 PDP Ready to Sell
- Med supp Broker Bonus
- Med supp rate adjustments
- New LTC Personal Worksheets
- Have the conversation about the real cost of waiting to purchase LTCi
- The reality of Long-Term Care services
- DI helps protect what matters most to clients in the event they can no longer work
- What clients need to know about Disability Income Insurance
- Understanding the basics of Critical Illness Insurance
- Real Wins: Cancer Insurance
- Deferred Annuity New Money Crediting Rate effective September 1st

Pacific Life - Lynchburg

Better pricing for PL Promise Term – [Read the announcement.](#)

Hawaii Wildfires – [Read the bulletin.](#)

Protective Life

Introduce customers to the new self-serve life insurance application portal

The Protective Velocity customer portal lets your customers self-serve by allowing them to:

- Complete their online part II medical questionnaires
- Electronically sign and submit applications
- Schedule paramedical examinations
- Review their policy status and next steps
- Accept their policies

[Download the FAQs.](#)



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

- A supplemental income solution with life insurance
- Symetra's Carrier Match Program
- How it works: Symetra's Chronic Care Advantage Rider
- Case study: Why one client chose a 1035 exchange to Symetra's PIUL

Transamerica

Speaking Millennial – showcasing the value of life insurance

Transamerica has enlisted the help of Erin Lowry, author of the celebrated Broke Millennial series, to help you build your Millennial client base.

Millennials may not know they need to care about life insurance, but they do, and the sooner the better. This generation faces both unique challenges and exciting opportunities, and their goals are likely different from what you've seen before. Life insurance, especially when it's purchased at a young age, may provide a wide array of benefits that could help policyholders now and for many years to come.

Transamerica has prepared [several resources](#) with actionable insights from Erin to help you show these clients the value of life insurance and how to help them find their best fit.