



March 25, 2025

## American National

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### Annuity Watch

In [this issue](#):

- Updated Crediting Strategies Live Now
- Rise to the Top: 2025 FIA Production Bonus
- NEW First-Year Rate Enhancement

In [this issue](#):

- Enhanced Training with Product-Specific Courses
- Annuity Disbursements through Agent Portal
- Paper Applications Minimum

## Athene

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### Advanced Social Security Claiming Strategies

- Watch the [webinar recording](#).
- [Social Security Rules & Strategies brochure](#) (for producers)
- [Social Security: Making Choices, Maximizing Benefits brochure](#) (for clients)
- [2025 Social Security Reference Guide](#)

### Athene Accelerate

In [this issue](#):

- How female financial professionals differentiate themselves
- How to help put your clients at ease — and why it matters
- Bust these 5 myths to help grow FIA sales
- 8 tips from financially successful women
- Do you know what affects your Social Security benefit amount?

## Cincinnati Life

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### Underwriting update

Cincinnati Life has increased the maximum death benefit amount for Rapid Review Accelerated Underwriting from \$1 million to \$2 million. In addition, they've increased internal retention to \$2 million.

#### Key Features:

- Available on all four nonsmoker classifications for Termsetter and Termsetter ROP
- Nonsmoker rates available for eligible clients who smoke cigars, pipes or marijuana or chew tobacco
- Preferred Plus and Preferred consideration for clients who smoke no more than six cigars per year

## Corebridge Financial (American General)

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### Empower women to control their financial future

March is Women's History Month. It's a good time to remember the unique financial challenges women face, and how life insurance can be part of their plans to better prepare for their future.

#### Did you know?

- 84 cents are earned by women for every dollar a man earns.
- 5.9 years is the average amount of time women outlive men.
- 2 of 3 of those suffering from Alzheimer's disease are women.

Start important conversations about these realities with [these facts](#) focused on women's financial needs and concerns.

## Gerber Life

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### Enhance your understanding of Gerbers products

[These short videos](#) cover Gerber's Guaranteed Life, the Grow-Up Plan, and Accidental Death products, highlighting their key features in an easy-to-follow format. By watching, you'll be better equipped to assist your clients and answer their questions.

### Myths & Truths of Life Insurance

[This Myths & Truths flyer](#) serves as a valuable resource that clarifies misunderstandings and presents clients the facts in an easily digestible format.

## Integrity Life

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### GMIR Increases

Effective April 1, 2025, the Guaranteed Minimum Interest Rate (GMIR) increases to 3.00%\* for fixed annuities and fixed accounts in our indexed annuities. This applies to new contracts. Apps signed before April 1 receive the then-current GMIR.

*\*In OR, the GMIR for SPDA Series II is 2.40%.*

*Kansas disclosure: Older versions accepted until April 30<sup>th</sup> BUT require manual GMIR correction at point-of-sale.*

### 2025 Retirement Planning Guide

[Download this guide](#) to keep current on contribution limits, eligibility requirements, tax facts, target markets and more.

# John Hancock

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## LifeCare - a hybrid IUL with LTC benefits

Whether your agents are working with existing clients or engaging new prospects, LifeCare's features and benefits can give clients more when they need it. [Explore the product.](#)

# Lincoln Financial Group

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

## Announcing Lincoln's Elite IUL Portfolio

Introducing Lincoln WealthBuilder Indexed Universal Life Insurance (IUL), the first new solution in Lincoln's Elite IUL Portfolio. This product is built for growth, and designed for life providing clients with a balance of protection and performance through new features, such as:

Empower clients with a life insurance product that's simple, differentiated, and built to help drive performance. [Review the launch article to see all the details.](#) Watch the Elite IUL Portfolio [launch video.](#)

## Lincoln Leader for Fixed Annuities

In [this issue](#):

- Market Intel Exchange
- Blog post: Can the roaring 20s continue?
- NEW material available: Fixed Annuity Resource Guide
- Tax form information
- Protecting Customers from Fraud

# MassMutual

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## Life & DI Debrief 60

In [this first-issue](#):

- New Underwriting Success Story: Maximize Sales with Industry-Leading Retention and Reinsurance Treaties
- Whole Life Solution Replaces an IUL Policy in Distress
- Watch The Quick Connect Video Series
- The Connelly Decision: Advanced Sales Soundbite and Action Plan Guide
- New Dividend Difference Resource Site
- Help clients utilize their tax forms with this1040 At-a-Glance
- MMSD Portal: Make Workbench Work for You
- Visit our New Business Learning Center for help with Life & DI applications
- Enhanced Reference Guide for Life Underwriting Requirements
- New CMI Enhancements boost ease of business
- DI Occupational Class Upgrades
- Visit MMSD University to access our illustration guides, and more educational resources

# Mutual / United of Omaha

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## Express Newsletter

In [this issue](#):

- IUL historical rate flyers have been updated for 2025
- New Welcome Email for IUL Express Customers
- From Accidents to Assurance: Guaranteed Protection for Your Clients
- Mutual of Omaha's Cancer Insurance offers competitive rates
- Protect Your Client's Retirement with a cancer or heart attack/stroke insurance policy

## Protective Life

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Rate updates for Indexed Choice UL and select in-force universal life products – [Get details.](#)

## Prudential Financial

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Trimester Sales Idea for March:

Balance Protection and Growth with Cash Value Life Insurance – [Explore this idea and materials.](#)

### Life Essentials

In [this issue](#):

- Uncovering Income Opportunities
- Using life insurance for college and education costs
- Expand client options with Prudential's flexible tobacco guidelines
- Foreign Resident Auto Increase
- New business marketing material brochure updates
- Revised Military Disclosure forms

## Securian Financial

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### Securian's newest accumulation IUL

Give clients a competitive accumulation option they can depend on with the enhanced [Eclipse Accumulator II Indexed Universal Life \(IUL\) product](#). It offers immediate protection while keeping charges low to allow for accumulation potential and market resiliency.

### BOLD solutions for business owners

[Business Owner Life-stage Design \(BOLD\)](#) is a ready-made marketing program for financial professionals to use with business-owner clients.

BOLD helps you guide business owners to the right solution for their current business life stage. Whether they're fully operational, focused on attracting and retaining key talent, or planning for retirement, BOLD has a solution.

## Symetra

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### Protector IUL: Providing a higher level of flexible protection

[See how](#) Protector IUL helped Carlos – a 50-year-old fire department veteran.

### Accumulator Ascent IUL: Taking their future plans to greater heights

[See the case study.](#)