

News and Business Drivers

August 15, 2023

Keep your business ahead of the curve with life insurance

Move your business forward by offering protection-focused life insurance products to fit your clients' needs. Concourse's step-by-step approach to life insurance is easy to follow and will keep your business ahead of the curve. Use [this brochure](#) as your guide and lean on our dedicated practice support team when you need it.

To help move your business even further, help your clients recognize the importance of life insurance with [this client-facing brochure](#), which can be co-branded and customized with your name and logo.

Carrier updates

- Upcoming webinars:
 - [North American – August 16 at 11 a.m. CT](#): Get tips on how to present IUL products to clients.
 - [John Hancock – August 16 at 1 p.m. CT](#): Learn about John Hancock's updated IUL portfolio.

Life insurance and underwriting updates

- SBLI has made significant updates to their underwriting program [AcceleRate](#).
- John Hancock has [made improvements](#) to their Protection Term and Vitality Term products.
- Effective August 21, Prudential will [enhance pricing](#) on VUL Protector[®] with updates to BenefitAccess Rider (BAR) in New York.

Annuity updates

- [View top annuity rates](#), as of August 14.

Hybrid long-term care (LTC) updates

- Mutual of Omaha is having an LTC sales contest that can help you earn a 5% bonus! [Learn more](#).

Insights from Ronnie Hamilton, Advanced Sales

Many clients think their net worth is too small for them to worry about death taxes. And oftentimes, they don't consider the future value of their estate. If their net worth grows at a rate of only 4% every year, they could have significant wealth in five, 10 or 20 years.

There are many benefits in using life insurance as a key part of a trust planning strategy. It can help clients make the most of their wealth transfer goals for their estate, no matter its size. Check out Prudential's [Trimester Sales Strategies](#) site for more info.



Getting started

**August 16,
10 a.m. CT**

Join a one-hour virtual orientation for new financial professionals and assistants.

[Register now](#)



Forward trip

July 24-28, 2024

Earn points and qualify for our annual incentive trip to Boston, Massachusetts. More information to come.



Tip: Keep cases moving

When you submit an annuity application, always include an illustration to avoid processing delays.

Your way forward.

Connect with Concourse



CFAFP.4956358 (06.23)

For Financial Professional Use Only. Not for Use With Consumers.

NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT FDIC/NCUA INSURED • NO BANK OR CREDIT UNION GUARANTEE • MAY LOSE VALUE

Concourse Financial Group Agency, a full-service brokerage general agency, is a division of Concourse Financial Group.

This email was sent to: EmailAddress

This email is a commercial message sent from Concourse Financial Group, 2801 Highway 280 South, Birmingham, AL, 35223, USA

To ensure delivery of important communications from Concourse Financial Group, please add marketing@concoursefinancial.com to your address book.

[Privacy Policy](#)