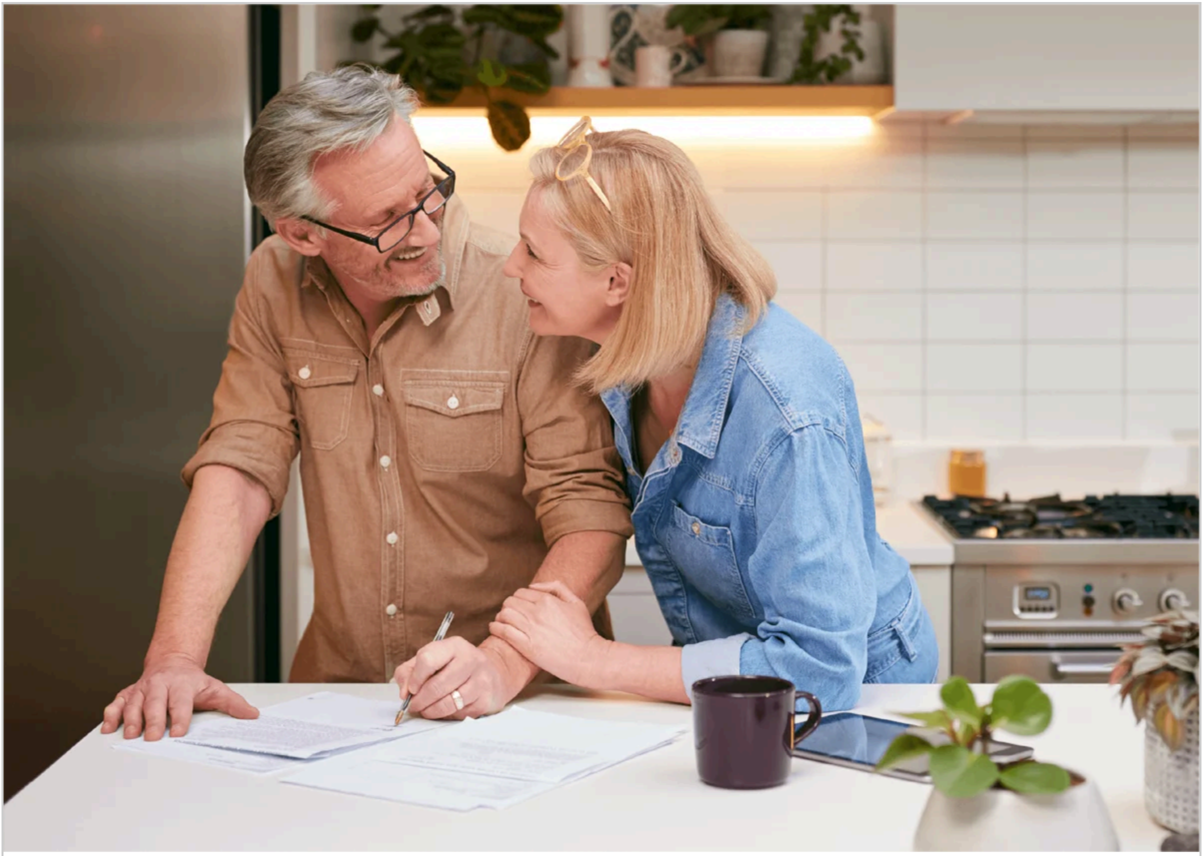
BROKERS' SERVICE MARKETING GROUP
Division of Specialty Program Group, LLC

HUB



Ensure Your Clients' Peace of Mind with a Life Insurance Policy Review!

Your clients' financial stability is our priority, and we're here to help you keep their coverage up to date together!

Many people believe their protection is set for life, but life happens, products change, and policies need to adapt. A regular review practice is key, and it only takes a short time to ensure your clients' life insurance policies align with their needs.

See the links below to dive into our Policy Review materials and kickstart an annual life insurance policy check.

Policy Review Checklist

Policy Review Brochure

Policy Review Fact Finder

Buy Sell Agreements

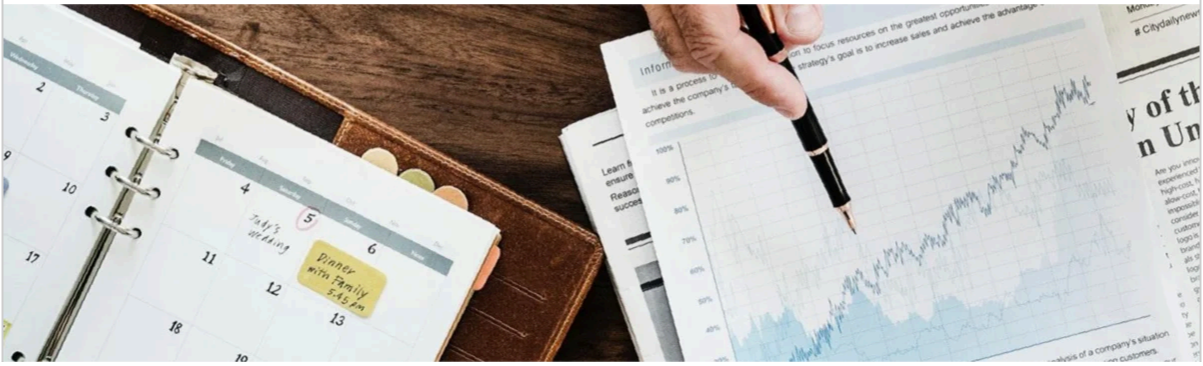
When it comes to Buy Sell Agreements there are two key questions we recommend asking:

Do these clients have a plan in place if they die unexpectedly?

Do they know the current value of the business?

Below is a case study that corresponds to the upcoming Buy Sell Agreement webinar. In the webinar, we'll dive deeper into this important financial planning component for your clients who own a business, and share additional success stories in this space.

Buy Sell Case Study



IRC 1035 Exchanges

Navigating IRC Section 1035 exchanges demands meticulous attention, particularly when considering a transfer of life insurance and annuity contracts to optimize cost efficiency, better guarantees, and improved rates of return.

The reference below was developed by BSMG Vice President Business & Estate Planning, Russell E. Towers, and is a great tool for IRC Section 1035 exchanges.

IRC 1035 Exchanges

Carrier Updates:

Select the announcement title to view important dates, transition guidelines, and additional details.

Prudential: PruLife Founders Plus Indexed UL & PruLife Essential UL in CA, February 26, 2024
Announced: **02/08/2024**

OneAmerica/State Life: New Interest Rates for Care Solutions Products, Effective February 15, 2024
Announced: **02/08/2024**

Nationwide Life and Annuity: IUL and VUL Products: Cap, Participation, and Spread Rate Changes Effective March 15, 2024
Announced: **02/07/2024**

Nationwide Life and Annuity: Chronic Illness Rider CA Launch, Effective February 19, 2024
Announced: **02/07/2024**

Protective Life Insurance Company: Classic Choice Term Reprice, Effective February 1, 2024

Announced: **02/01/2024**

Securian / Minnesota Life: Premium Deposit Account Rate Decrease, Effective February 1, 2024

Announced: **01/31/2024**

Securian / Minnesota Life: SecureCare III Repriced in SC and Now Available in MT, Effective January 29, 2024

Announced: **01/31/2024**

Symetra Life Insurance Company: New SwiftTerm Pricing Effective February 2, 2024

Announced: **01/31/2024**

Lincoln National Life Insurance Company: Now Effective: Pricing Improvements for Lincoln MoneyGuard Fixed Advantage

Announced: **01/22/2024**

Lincoln National Life Insurance Company: Pricing Improvements for Lincoln MoneyGuard II (2020)

Announced: **01/22/2024**