



May 2023

Annuity rates have seen unprecedented increases in the past year. Now is a great time to take advantage of the best rates we have seen in a generation despite markets being relatively flat after a year of extreme volatility. For more details, check out the infographic below.

## Annuities: What a Difference a Year Makes!

2022 vs 2023

[Access Infographic HERE](#)



### ANNUITY RESOURCE

## PEAK 65: THE PROSPECTING BOOM OF A LIFETIME

Meeting the challenges presented by “Peak 65 clients” will be a key business development opportunity for financial professionals over the next few years. With each passing day, the need for a new retirement security framework that provides adequate protected income for Americans grows more urgent. Since the current framework focuses largely on asset accumulation, the new framework must include a focus on how protected income can provide the security necessary to maintain one’s standard of living in retirement.



## Peak 65

Helpful Information on Retirement

[Access Resources Below](#)

- [America's Peak 65 Milestone](#)
- [Peak 65: The Prospecting Boom of a Lifetime](#)

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## LET THEM EAT CALAMARI!

There's been enough research showing the value of certain **annuity products** in retirement. This article is not about solving that problem in a left-brained way. It is about connecting with clients in a very human way. The "Next Chapter advisors", those who are often in the same phases of life with their retiring clients, can use their own expertise with accumulation and investing to focus on the "now". That's a different mindset that requires an empathy clients will embrace.



## Let Them Eat Calamari! Annuities Are Squid. Get Over It.

Steve Gresham

[Access it HERE](#)

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## Where is AG 49-B Taking Us?

In this article, Bobby dives into the base level of knowledge about **Indexed UL illustrations**, the previous forms of AG 49, the impact of using engineered indices with fixed interest bonuses and the basic mechanics of the recent revisions to AG 49-A, colloquially referred to as AG 49-B.

## The New Weapons of AG 49B

Bobby Samuelson

Access it **HERE**



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### LIFE INSURANCE CASE STUDY

## Annual Review Reveals Change in Focus for Retired Clients

Protection needs can change over time - especially at retirement. The attached case study highlights an innovative strategy from BSMG that exceeded clients' expectations.

## Product Flexibility Drives Creative Solution

Life Insurance Case Study

Access it **HERE**

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## May Product & Carrier Updates

At BSMG we know how important it is to stay up-to-date on all product and carrier updates. To ensure that you can stay in the know on everything, we've compiled the most important updates for you (see below).

# May Product & Carrier Updates

Stay up-to-date with BSMG

Access Updates Below



- [Lincoln: VULONE \(2021\) – 05/15/23 and Lincoln SVULONE \(2021\) – 05/15/23](#)
- [Lincoln: Allocation Requirement Changes for Lincoln VULONE \(2021\) and Lincoln SVULONE \(2021\)](#)
- [Lincoln AssetEdge VUL \(2022\) Now available in Virginia](#)
- [Securian: SecureCare III Rates Decrease in New Jersey, Effective Monday, May 8, 2023](#)
- [Corebridge: Important IUL Product Updates, Effective May 1, 2023](#)
- [Protective: New Funds to Protective Strategic Objectives II VUL, Effective May 1, 2023](#)
- [Protective: Classic Choice Term Reprice, Effective May 1, 2023](#)
- [John Hancock: Increases to the Preliminary Funding Account Interest Rate, Effective May 1, 2023](#)
- [Securian: Variable Universal Life \(VUL\) Survivor Now Available, Announced May 1, 2023](#)

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Sincerely,

The BSMG Team

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