



June 2023

## Best Interest Standard & High Interest Rates Define the Annuity Marketplace

Annuity sales are smashing historic records as consumers flock to protection products. But game-changing federal regulation looms. Will this boom in the annuities market last? [Check out contributing factors by clicking the button below.](#)

### Booming Annuities Market – Contributing Factors to Longevity

Insurance Newsnet Article

[Read full article HERE](#)

#### CARRIER RESOURCES

### Federal estate, gift, and generation-skipping transfer tax exemptions will be cut in half in 2026.

With the upcoming sunseting of these provisions, it's more important than ever for clients to take advantage of these benefits while they still can when estate planning. See carrier resources below for more information.

### Federal estate, gift, and generation-skipping transfer tax exemptions will be cut in half in 2026.

[Access Resources BELOW](#)

- [Prudential – Sunsetting Provisions Consumer Flyer](#)
- [Prudential Wealth Transfer – Leaving a Legacy](#)
- [Lincoln ADV – Sunset TCJA-BRC001](#)
- [John Hancock Life – Estate Planning Client Guide](#)

**Need Help Sorting it Out? Call your sales team at (800) 343 - 7772**

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#### BSMG ADVANCED SALES ARCHIVE

## Tax Cuts and Jobs Act of 2017

In December 2017, the Tax Cuts and Jobs Act (TCJA) was signed into law, representing the most significant tax code overhaul in over three decades. In the 2017 article below, Russell E. Towers, JD, CLU®, ChFC® highlights the modifications in the law to help you understand what the Tax Cuts and Jobs Act changed and how exactly these changes impact individuals and businesses. Most of the individual income tax and estate tax changes passed with the Tax Cuts and Jobs Act of 2017 are scheduled to “sunset” on 12/31/2025 and revert to the tax laws of 2017 unless a future Congress and President make them permanent.



## Tax Cuts and Jobs Act of 2017

Article by Russell E. Towers, JD, CLU®, CHFC®

[Read full article HERE](#)

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#### CASE STUDY

## Great Opportunity Lies in Under-Performing Policies

Did you know that if you have clients that own whole life policies with companies that have "demutualized", the policies could be under-performing and clients could be overpaying significantly for inadequate coverage? Read on to see how a policy review can put your clients in a much better position to achieve their goals.

## Great Opportunity in Under-Performing Policies

Life Insurance Case Study

Access it **HERE**

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## Underwriting Corner

For information on recreational marijuana usage, download the intellisheet below.

### Marijuana Usage Intellisheet

Everything you need to know

Access resource **HERE**

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## Product & Carrier Updates

### June Product & Carrier Updates

Stay up-to-date with BSMG

Access Updates Below



- Nationwide - [CareMatters Together Launch June 12, 2023](#)
- Nationwide - [CareMatters II Product Updates, Effective June 12, 2023](#)
- Nationwide - [YourLife CareMatters \(NY\) Rate Class Update, Effective June 12, 2023](#)
- Securian - [SecureCare III Repriced in AZ and IN and Launching in DC, ND, and SD, Effective June 28, 2023](#)

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Sincerely,  
The BSMG Team

Brokers' Service Marketing Group, 500 South Main Street, Providence, RI

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