Monday Memo

August 25, 2025

Life, LTC & Annuity News

IFC OFFICES WILL CLOSE FOR LABOR DAY

The IFC National Marketing offices will be closed next Monday, September 1, in observance of Labor Day.

We encourage you to take this time to kick back, recharge, and celebrate with your loved ones. Have a safe and happy holiday!

IFC Expert Insight

U.S. Annuity Sales Set New Record in First Half of 2025

U.S. annuity sales totaled $223 billion in the first half of 2025, increasing 3% from the previous year and breaking the record set in the first half of 2024, according to preliminary data from LIMRA's U.S. Individual Annuity Sales Survey, which covers 89% of the market.

In the second quarter, sales rose 5% year over year to $116.6 billion, marking the highest quarterly total ever recorded. For the third consecutive year, both quarterly and year-to-date annuity sales have reached record highs.

Despite these strong results, Bryan Hodgens, LIMRA's senior vice president and head of research, noted some early signs of market softening that could lead to a sales decline in the second half of 2025. Even with a potential slowdown, LIMRA expects total annuity sales for the year to exceed $400 billion.

Read the LIMRA Report

Annuity News

Webinar: Get to Know GILICO

Kuvare GUARANTY INCOME LIFE INSURANCE

Mark your calendar for **Tuesday, September 9**, at **10:00 a.m.,** and join Jennifer Wick from IFC for an exclusive webinar: Get to Know GILICO.

GILICO will be spotlighted by special guest Josh Johnson. Gain insider insights, get your questions answered live, and learn about what makes GILICO a leader in the industry.

Register now to save your spot!

Virtual Webinar
Tuesday, September 9
10:00 - 10:30 a.m. CT.

Register

Jennifer L. Wick
Regional Sales Director,
Annuity External

Josh Johnson
Internal Wholesaler,
IMO Distribution
GILICO

Finding the Ideal Customer for Fixed and Indexed Annuities

Market uncertainty and changing interest rates have created a lot of noise around annuities. Advising clients effectively demands a detailed approach that considers each client's financial goals, risk tolerance, and retirement needs.

Two commonly confused products–fixed annuities and fixed indexed annuities–offer guaranteed income but differ significantly in features and outcomes. Many consumers may struggle to tell them apart, making it crucial for advisors to fully understand client needs, set clear expectations, and tailor recommendations accordingly.

Continue reading the article here to align annuity strategies with your clients' unique financial goals.

Disconnect Between Consumer And Advisor Perceptions In Social Security Planning

Social Security is central to retirement planning, and guidance from advisors on when and how to claim benefits can significantly boost clients' financial security. Research shows that effective Social Security planning encourages clients to save more, seek additional income strategies, and engage in deeper retirement discussions with both advisors and family.

Protective and Greenwald Research surveyed 1,000 consumers and 500 advisors to identify the best timing and key considerations for starting these conversations.

Read the article here to learn how timely Social Security guidance can strengthen advisor-client relationships and improve retirement outcomes.

Updated Annuity Rates

This week's updated annuity rates are in!

- MYGA rates are here.
- Indexed annuity rates are here.

Annuity Quick Links

Annuity Rate Watch

Firelight

Webinar Recording

Allianz Index Lock & Carrier Updates

Watch this webinar recording to get the latest on product and carrier updates from Allianz.

Life News

10 Warnings Clients Would Give Their Younger Selves About Long-Term Care

For years, low interest rates and strict regulations discouraged discussions around long-term care (LTC) planning, but the need has never gone away. Nationwide recently surveyed 1,324 Americans ages 29+ with household incomes of $75,000+ to understand current views on retirement and LTC planning.

When asked what advice older participants (59+) would give their younger selves, many emphasized the importance of preparing early for future care needs–a reminder that time passes quickly, and planning ahead is essential.

Explore Nationwide's full survey results to see the top LTC planning lessons today's retirees would share with their younger selves.

Americans with Life Insurance Dramatically More Confident in the Ability of Their Loved Ones to Manage Financially Without Them

New research from Corebridge Financial shows that clients with life insurance are significantly more confident their families could manage financially without them—47% say they are very or completely confident, compared to only 28% of those without coverage. Those without life insurance are also four times more likely to lack any confidence in their family's financial security.

Read the full report findings to understand what's shaping your clients' financial confidence and concerns.

Free Tool to Unlock Your

Webinar Recording

Life In-Force Book

Watch this webinar recording to discover how NIC's free, all-in-one platform helps life insurance agents easily access, manage, and grow their in-force policies.

Life, LTC & DI Quick Links

Quoting and Submission

iGo Online Application

Check Status of Business

IFC News, Events + Webinars

Congratulations to the Leading Response Prize Winner!

2025 Agent Appreciation Celebration

And the winner is... Karen Yaeger-Horne of Integrity Plus Insurance! Enjoy your Leading Response Gift Certificate, and thank you for being part of the 2025 Agent Appreciation Celebration.

IFC Gives Back

Bringing Smiles to Saint Therese Senior Living

Volunteering at Saint Therese Senior Living at Oxbow Lake, IFC's Luke Garthus, Terri Jantunen, Jennifer Wick, and JoAnn Holt brought smiles to seniors' faces with a lively game of Bingo and exciting prizes. Giving back to those who paved the way for us is a true privilege!

Hear How IFC Agents and Advisors Benefit from the Gold Experience

For agents and advisors looking to elevate their marketing without the hassle, the IFC Gold Experience offers a seamless solution. Hear from some of our agents who share why this program has made a real difference in their business:

"I truly believe the Gold Experience is a no-brainer for agents who either aren't confident in their marketing skills or simply don't have the time to market the way they would like to. It's the perfect solution.

Plus, it keeps current clients top-of-mind by sending out automatic mailers for birthdays and important updates, helping us stay connected without added effort."
– Meghan Bahneman & Shane Benoy

If marketing feels overwhelming, you're not alone. The IFC Gold Experience could be the support you need to stay top-of-mind and grow your business effortlessly. Click the button below to get started.

Get started with the Gold Experience

NAILBA Charitable Foundation

Last Call: NAILBA Grant Applications Due August 30

Don't miss the **August 30, 2025 deadline** to apply for the NAILBA Charitable Foundation grant. If you know a charity that is creating positive change and making a difference, encourage them to apply now.

IFC offers expert, personalized support throughout the entire grant application process. From crafting the proposal to submission, we help ensure your application is thorough, impactful, and well-prepared. Reach out to IFC today and get the guidance your organization needs to succeed.

Contact Us

FIND A COMPLETE EVENT SCHEDULE ON OUR WEBSITE

View full details and register for upcoming webinars and in-person meetings.

View the calendar

Visit our website to register

Catching up With Contracting

Want to add a new carrier or need help with a current contract?
Email contracting@ifcnationalmarketing.com for assistance.

CONTACT OUR TEAM

Jennifer L. Wick

Regional Sales Director,
Annuity External
763-412-2387
Email Jennifer
Schedule a call

Don Tiegs

Concierge Insurance Director
763-265-3297
Email Don

Mike Mullowney

Regional Sales Director
Life Insurance
612-416-7514
Email Mike

Sam Stenson

Internal Annuity Wholesaler
763-297-3777
Email Sam

Wade Huber

Senior Sales Consultant
Life, LTC & DI
612-509-0450
Email Wade

Jenny Turberville
New Business Team Lead
507-509-2883
Email Jenny

Jenna DeLong
Underwriting Director
763-401-8114
Email Jenna

We'd love your feedback on how we can make this newsletter more valuable to you and your team. Click the button below to share your feedback. Thank you!

Share Your Thoughts