



Pinnacle Insurance and Financial Services, LLC

The Pinnacle Pulse

The Pinnacle Pulse

For a summary of the latest product and carrier developments, click [here](#).

State Estate/Inheritance Taxes in 20 States

While many people no longer have a federal estate tax problem with the new higher exemption, if they live in *or own property in* certain states an estate or inheritance tax may be imposed by the state. Click [here](#) to see ING's overview of the exemption amounts and tax rates for the 20 states that impose such taxes. Life insurance provides the liquidity that will be needed for these taxes.

Promise Whole Life

MetLife's Promise Whole Life is a dependable asset that grows regardless of market fluctuations and provides financial protection and guaranteed cash accumulation. Click [here](#) to see how MetLife Promise Whole Life can bring more value to your client's portfolio.

ING Introduces a New Rider

ING's new rider is now available – the Premium Deposit Fund Rider. It is designed to help your clients maintain the tax advantages of life insurance from a single payment and insure their money will grow at an annual rate of 3.5%. Click [here](#) to learn more about ING's new rider.

Listen to Genworth's Webcast

For a comprehensive and candid discussion of IUL crediting, Genworth's "*Confident in Your Index UL Illustrated Rate?*" webcast is now available. Click [here](#), to listen to this webinar.

The NEW Accordia Life Products

Accordia Life insurance (formerly Aviva Life) has released their new life insurance products, such as Life Assure and Life Provider. Accordia Life also brings new Credits program, where the updated underwriting credit program offers expanded age range, a wider range of risk classes and much more! Find out more, by clicking [here](#).

Mutual of Omaha Rises Premium Caps

Effective immediately, Mutual of Omaha has doubled the first year premium caps on their Universal life products! Learn more by clicking [here](#).

Lincoln's Enhancements to the Accumulator IUL

Lincoln Financial has announced a series of enhancements to the Accumulator IUL. The enhancements include simplified crediting strategies and many new features. Click [here](#) to find out more about Lincoln's enhancements.

Principal's Planning Approach

If you have clients who are interested in solving estate liquidity needs and are also concerned about chronic illness, a spousal-support ILIT funded with a life insurance contract may be an attractive alternative. Learn more about Principal's planning approach by clicking [here](#).

Guaranteed VUL Comparison

Improving market returns have increased interest in VUL products. Yet clients still want death benefit guarantees. For a discussion of what is available in Guaranteed VUL, click [here](#).