All the carriers. All the service. All the expertise.

August 11, 2026

American National

New enhancements to the Smart Start Accumulator Series

The newly enhanced Smart Start Accumulator Series has arrived, and it's redefining how clients begin their accumulation journey.

Product highlights

- Smarter Start Guarantee
- Effortless portfolio allocations
- Leading indices

A closer look

The Smarter Start Guarantee is built to give clients confidence from day one by giving them a guaranteed minimum index credit on all first-year allocations with the potential to earn more based on index performance.1 Applications submitted July 7 through Sept. 7 will receive a 6% guaranteed floor rate for the first contract year. Applications submitted after this 60-day window will receive the standard 4% rate.

Watch this video to see it in action.

Corebridge Financial (American General)

Quick tips for payment addresses & wire transfers – See the tips.

Annuity Updates

In this issue:

- The Elite Producer Compensation Program (EPCP)
- New OK2Sell functionality
- Carrier-to-carrier paperless transfers
- Pathway Choice Focus NY: Penalty-Free Withdrawals
- Revised: Rhode Island — Policy Internal Replacement Disclosure Form
- Fraud prevention starts with verification
- Pause. Verify. Contact Corebridge.

John Hancock

More protection. More growth potential. More reasons to choose LifeCare.

LifeCare is designed with meaningful growth potential — so clients can better keep pace with rising care costs over time. See how LifeCare stacks up against leading hybrid LTC solutions.

Total View Credits now available for more clients

Good news! We've made it easier for more cases to benefit from Total View Credits. Eligible clients with coronary artery disease (CAD) and Type II diabetes are now considered for Total View Credits, opening new opportunities for better decisions on your mildly substandard cases.

As a reminder, Total View Credits provides an upgrade opportunity - up to a two-table improvement (to a maximum of Standard) - on your more challenging cases. To be considered, simply submit your case as usual. If, after our holistic underwriting assessment, we determine that the submission is eligible for an upgrade, we'll automatically apply any available credits. See the Frequently Asked Questions.

LTC in-force rate action notifications for late August – Get details.

Lincoln Financial Group

Stretching NQ Assets with Protection

When working with clients who inherit non-qualified annuities, they usually face three options:

1. Lump Sum – fully taxable in year of receipt.
2. 5-Year Rule – short deferral, but all taxes due within five years.
3. Lifetime Stretch – distributions spread across life expectancy.

By leveraging the OptiBlend Fixed Indexed Annuity as the stretch vehicle, you can provide your clients with:

- Principal Protection – safeguarding inherited dollars against market volatility.
- Upside Growth Potential – linked to market indexes while avoiding downside risk.
- Spread out the taxes – give clients the ability to take taxable distributions gradually over their life expectancy.
- No Additional Cost – protection built into the product design.

This approach allows advisors to help clients preserve inherited wealth, optimize distribution strategies, and offer peace of mind in an uncertain market.

Online Interview Process Updates

To help clients start and complete their online interviews faster:

- All eligible Life Insurance Ticket, Life Insurance eApp, MoneyGuard eApp and paper submissions for all ages and face amounts will automatically default to online interview.
- Immediately following an in-good-order submission, the online interview email will automatically be sent to the client to begin their interview.

See details.

MassMutual

Introducing UL Guard's New LTCAccess Rider II

As clients look for flexible ways to plan for long-term care, UL Guard now offers more options. The new LTCAccess Rider II helps clients access their policy's death benefit to help cover qualified care, adding flexibility in one streamlined solution.

The LTCAccess Rider II offers:

- Tax-qualified benefits under IRC Section 7702B(b)
- Monthly Indemnity benefits payments once claim is approved
- Simple election at issue
- Care coordination services included at no extra cost

For clients that decide not to elect LTCAccess Rider II at issue, the UL Guard policy will include the Chronic Illness Rider at no extra cost, to help provide financial support if clients become permanently chronically ill.

Check out the UL Guard Playbook for more details.

The LTCAccess Rider II is currently NOT available in CA, DE, DC, FL, IN, MT, NJ, NY and NC.

Economic benefit split dollar explained

This episode of the Advanced Sales Soundbite discusses split dollar plans under the economic benefit regime. This is an alternative to a loan regime split dollar arrangement.

Mutual / United of Omaha

The Closing Concept

Success With Fluidless Underwriting

Today's clients expect convenience, and when the application and underwriting process feels like a burden, progress can stall. The Fluidless Underwriting Program helps you keep cases moving.

- Watch the video
- Read the full story of how one producer used this program to stay in control of a high-value case
- Download the Fluidless Underwriting Program Flyer
- Download the Fluidless Program Checklist

New sales tool:

A Simpler Way to Explain Indexed Growth Potential

The new Trigger Rate Crediting Strategy flyer introduces a straightforward way to explain indexed growth potential. It outlines how the strategy works, why its simplicity can help set clearer client expectations and which clients may be a good fit. No complicated math or hard-to-follow formulas. It's just a clearer way to discuss upside potential and downside protection

Express

In this issue:

- New and improved Simplified Issue site
- IUL portfolio - financial strength and stability come built in
- New York Guaranteed ADvantage Forms
- More Opportunities to Place Med Supp Business
- Senior Health Dashboard: A Powerful Tool at Your Fingertips
- Coming Soon - New Medicare Supplement ID Cards
- July Med Supp Webinar Recap
- The Difference LTC Coverage Makes: Two Retirement Scenarios
- A Closer Look at the Value of LTC Claims
- Protecting the Non-Working Spouse with Critical Advantage
- Use Your Annuity Advantage

Nationwide

CareMatters Annuity Underwriting Update

Effective immediately, CareMatters Annuity underwriting will result in an auto-decline for certain uninsurable health conditions. All applications will be evaluated under these updated guidelines. See this list of uninsurable health conditions.

OneAmerica

E-Applications Only - beginning January 1, 2027

OneAmerica will move to an e-application-only process beginning January 1, 2027.

Is Holding the Asset Always the Best Strategy?

Many advisors assume keeping assets under management is the best long-term answer. On paper, earning a 1% advisory fee on a $100,000 account seems straightforward. But the hidden cost is often the ongoing service associated with funding LTC premiums from managed assets.

Every year brings another premium notice, another client question, another discussion about market performance, and another review of whether the policy still makes sense. What appears to be a simple retention strategy can become an annual service event that consumes valuable time.

In contrast, repositioning assets into an asset-based LTC strategy can often provide a similar economic outcome while simplifying the client's experience. The client gains confidence in the strategy, avoids annual funding decisions, and the advisor eliminates years of premium-management conversations.

The lesson isn't about giving up control. It's about delivering the right solution. Sometimes the most valuable thing we can do for a client is remove complexity from their financial life.

Pacific Life - Lynchburg

PL Promise Term Life Insurance Reprice – Read the notice.

Protective Life

Rated Cases and Tobacco Users

Many advisors assume a rated case is less likely to place. Our experience suggests otherwise. 59% of rated cases place at Protective, compared to 65% of non-rated cases. That's a much smaller gap than many expect.

Now, they're making it even easier to get those cases through underwriting. Effective July 20, applicants age 50 and under seeking up to $1 million of coverage applying for term or GUL, may qualify for expanded Accelerated Underwriting eligibility, including:

- Tobacco users
- Substandard/rated cases up to table 8
- Applicants with certain medical conditions
  - Diabetes
  - High Blood Pressure
  - High Cholesterol
  - Build concerns
  - Anemia
- Cases where existing clinical lab data may help keep the process accelerated

The takeaway: Don't assume a tobacco user, rated case, or client with a manageable medical condition won't qualify. Run it through Protective first. Take a look at the updated Eligibility Checklist.

Prudential Financial

Protection IUL launches August 17th

Protection IUL helps address growing client demand for reliable protection with growth potential—without unnecessary complexity.

What to expect:

- Competitively priced death benefit protection
- Our industry-leading BenefitAccess Rider + other optional riders to choose from to enhance coverage
- Attractive cash value growth potential with consistent indexed account options across our IUL portfolio
- A slate of well-known indexes + unique choices like our S&P 500 6-month point-to-point and Nasdaq-100 1-year point-to-point options

Join the launch webinar on August 18th.

Reinforce what matters most

August is your moment to double down on what's been working. Revisit our best sales ideas from recent months and put them to work to help protect your clients' health, wealth, and legacy. Visit the site and take the quiz to test your knowledge.

Life Essentials

In this issue:

- New Prudential Protection IUL: Designed for protection, built for today
- Retirement of Term Essential
- Get a sales idea before your coffee can get cold
- Trimester Sales Strategies: Business Planning Lifecycle
- EssentialTerm Suite: Important planned enhancements for new business submission

Securian Financial

Three videos that can unlock business-owner opportunities

See how business valuations can help agents uncover planning opportunities, strengthen business-owner conversations and identify large cases. Access the videos.

Underwriting Hot Topic: Clients with international connections

Whether you're working with a client who travels frequently, is a permanent resident or resides in the U.S. on an eligible visa, Securian's international underwriting guidelines help you understand eligibility requirements and set expectations early.

Helping you grow your next accumulation sale

Whether you're looking for product information, sales concepts, competitive resources or marketing materials, visit the Eclipse Accumulator II IUL web page to access the latest tools and resources.

Symetra

Sales Flash

In this issue:

- Award-winning protection that's even easier to sell and now repriced
- The mechanics behind stronger IUL recommendations
- Symetra IUL leads the pack with low charges, flexibility and advance access
- Highlighting Chronic Disease Month in July
- Is a premium financing strategy for funding life insurance right for your clients?
- Symetra sales material review