



August 12, 2025

## American National

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**NEW** Palladium MYG Match – Read the [announcement](#). Download the [client brochure](#).

### Annuity Watch

In [this issue](#):

- Palladium Match MYGA - now available across all distribution channels
- Annuity Beneficiary Changes – now enabled on Agent Portal
- Five reasons to choose American National
- Rate Certainty Annuity available in Oregon
- Updated Client Factfinder
- Full Commission on Internal Exchanges

## Corebridge Financial (American General)

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### Help clients create a better legacy than they thought possible

Use the Pyramid of Philanthropy to spark meaningful conversations with clients about which type of philanthropist they'd like to be.

#### **Help them consider legacy options that can help:**

- Minimize government taxation
- Ensure a larger benefit for beneficiaries

#### **Share these client approved resources:**

- [Napkin tool](#)
- [Video presentation](#)

### Annuity Updates

In [this issue](#):

- Where do fixed index annuities fit in a retirement strategy?
- The Elite Producer Compensation Program
- New York Regulation 60 ("Reg 60") – reminders to avoid delays

## Illinois Mutual

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### Disability insurance built for tradespeople

Your clients in skilled trades—like barbers, mechanics, dental assistants and HVAC techs—depend on their physical health to do their jobs. A disabling illness or injury could put their income and financial future at risk.

With Disability Income Insurance, you can help your clients protect more than just their paycheck—you can help protect their way of life.

Use these flyers to help educate your clients.

- [Barbers & Hair Stylists](#)
- [Dental Hygienists and Assistants](#)
- [Mechanics](#)
- [Plumbers and HVAC Technicians](#)
- [Roofers & Carpet Installers](#)

## Integrity Life

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### RMDs required, but not desired?

Sometimes, IRA distributions are required — but not desired. Clients may prefer to defer the income – and the related tax burden. A Deferred Income Annuity bought as a Qualified Lifetime Annuity Contract (QLAC) can help. It defers payouts and taxes past RMD age, unlike any other qualified retirement strategy. [Get more facts on QLACs.](#)

Advisor Ideas – [Read the Q2 issue.](#)

## John Hancock

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### **NEW** Life insurance solutions consumer guide

This powerful tool was designed to simplify explaining options and support decision-making for your clients. This clear, concise overview of John Hancock's flexible-coverage options and Vitality program benefits helps you effectively convey the value of the solutions you're offering. [See the guide.](#)

### See how fast and easy your next hybrid sale can be

A new John Hancock producer recently submitted his first [LifeCare](#) application, a 10-pay for a female in her mid-50s. The application was submitted on Wednesday, approved on Thursday and issued on Monday!

That amazing experience is not unusual. In many instances, we're seeing that clients in their 50s are typically getting a final approval in under a week!

LTC in-force rate action notifications for August – [Get details.](#)

## Lincoln Financial Group

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Weekly Market Intel - [See the latest insights.](#)

### Lincoln Leader for Fixed Annuities

In [this issue](#):

- New blog post: 4 trends you should watch
- New Paperless Options available for annuity clients
- Lincoln Fixed Indexed Annuity commission update
- Fixed Annuity Resource Guide
- Resolving NIGOs
- NAIC training required

# MassMutual

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## New issue and participation (I&P) limits for DI

The new limits make it easier than ever to provide clients with stronger income protection across key occupation classes and Executive Select Program. [Learn more.](#)

## UL Guard

[UL Guard](#) provides a competitive guaranteed universal life (GUL) solution with high target premiums and a no-lapse death benefit guarantee.

# Mutual / United of Omaha

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## Express

In [this issue](#):

- IULs can be a valuable tool for business owners
- Back-to-School Basics: Don't forget to protect their future
- NEW Sales Materials! LTC at any stage, start the conversation
- How LTC coverage helps Millennial & GenX families
- Peace of Mind: Protect your client's retirement
- Understanding Critical Advantage: Focused coverage for Heart Attack and Stroke
- Some Deferred Annuity Interest Rates are increasing August 4, 2025

# Protective Life

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## In the Loop

In [this issue](#):

- Streamlined access and faster decisions
- Pennsylvania disclosure statement reminder
- Sales material noted on the B-8704 required upfront
- Standardized approach for Illustration standards effective 8/1/2025
- Protective verifying compliance with California best interest training
- The latest compliance updates

# Securian Financial

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## Estate Planning in 4 steps

Follow these steps to create a thorough and well-rounded estate plan:

- Gather Information
- Determine Goals
- Align Goals
- Analyze, recommend and implement

[Get complete details about all of the steps.](#)

## Enhanced premium payment flexibility for SecureCare clients

A Premium Deposit Account (PDA) Agreement is being added to the SecureCare product line on August 4, 2025. This optional agreement ushers in new payment flexibility and convenience for clients.

By adding the PDA to their existing SecureCare policy, clients can fund their multi-pay policy with a single lump-sum payment into the account, which will then automatically pay their remaining annual premiums. Plus, the amount deposited into the PDA will earn interest at a fixed rate, which means the amount clients need to deposit in the PDA will be less than their total remaining premiums. [Learn more.](#)

## Accumulator Ascent IUL: Taking future plans to greater heights

[View this case study](#) about Robert, who is seeking a tax-advantaged source of supplemental income starting at age 71 to help maintain his lifestyle and offset potential health care expenses

Symetra's IUL index crediting method makes a difference – [See how it works.](#)

## Empower Her Future

[This new online resource](#) is dedicated to helping women navigate their financial journeys and boost their financial knowledge and confidence. Organized by life stage - "Finding your footing," "Balancing life and money," and "Rebuilding or retiring" - key features include:

- Tools and tips to help women assess their financial needs and plan for their goals.
- Educational articles covering a range of topics, including budgeting and saving, the importance of life insurance, choosing the right benefits at work, and retirement planning.
- Personal insights specific to the financial and professional challenges women often face.