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August 25, 2026

American National

Smart Start Accumulator Series

The newly enhanced Smart Start Accumulator Series 10 has arrived, and it's redefining how clients begin their accumulation journeys.

The Smart Start Accumulator Series uses Modern Portfolio Theory, a Nobel Prize winning portfolio management strategy, to offer three carefully optimized portfolio allocation options. This straightforward process estimates the highest projected accumulation potential for each level of risk. Watch this brief overview of effortless portfolio allocations and learn how the optimization process helps align portfolio allocations with different client risk profiles.

Athene

Accelerate

In this issue:

- Annuities are built for the way women invest
- 8 strategies to help Sandwich Generation clients
- Create predictable retirement income with Treasury bond ladders
- Using an annuity to help pay for college
- 3 retirement saving options if you don't have a 401(k)

Banner Life / William Penn

Lower rates for OPTerm

Banner dropped their rates on OPTerm, so whether your client needs 10 years of coverage or 40, they'll be there. It's not about the numbers, but you can expect to see them at the top of the rankings about 88% of the time.

Corebridge Financial (American General)

Simplify the path to permanent protection

Moving a client from term to permanent coverage doesn't have to be complicated.

- Download your conversion-eligible list directly in Connext. See instructions.
- Watch this illustration demo for expert tips and best practices.
- Ask Jeff (jphilibotte@uuinc.com) to generate side-by-side protection illustrations for you.

See how the enhanced Max Accumulator+ III stacks up

Max Accumulator+ III is stronger and the numbers speak for themselves. Optimized for cash value growth, the enhanced design positions your clients to go further. See how it stacks up.

- Income leadership — a competitive edge for pay–to retirement clients
- Cash value strength — improved potential whether clients pay to retirement or short–pay
- Cash access riders few others can match — optional Income for Life rider and chronic illness rider

Download the Accumulation IUL comparison and the Income Rider comparison.

Gerber Life

Direct Express update for clients – Read the bulletin.

John Hancock

A smarter survivorship solution is here: Protection Survivorship IUL 26

What's new:

- **Lower premiums where it matters most:** Reduced costs across funding designs, with meaningful improvements for single- and short-pay scenarios.
- **Extended guarantees:** Flexible protection options, including guarantees up to age 100 and the Enhanced Death Benefit Protection rider.
- **Smarter growth potential:** Introducing the SimpleLock Capped Indexed Account to help manage market volatility, along with SmartStart segments for simpler annual reviews.

Access transition rules and important dates. Explore Protection Survivorship IUL 26.

Lincoln Financial Group

Pricing Improvements for Term

Effective August 10th, pricing improvements were made to Lincoln LifeElements Level Term (2019) - 08/10/26 and Lincoln TermAccel- 08/10/26 (10, 15, 20 & 30 yr level term periods).

- Price decreases in targeted market segments, particularly for ages 45+ with face amounts of $1 million to $10 million for LifeElements, and $1 million to $2.5 million for TermAccel, in standard and preferred non-tobacco classes.
- No premium increases.

See details.

MassMutual

debrief60

In this issue:

- Expect more with UL Guard's newest living benefit: LTCAccess Rider II
- UL Guard and SUL Guard launching in New York
- Expanded GI Rate Class unlocks larger business owner opportunities
- DI Motion Graphic: Safeguarding an Attorney's Financial Future
- Navigating Impairments: GLP-1s & Chronic Kidney Disease
- Life Underwriting organization announcements
- NEW Success Strategies: Life Insurance in Credit Shelter Trusts and 1035 Exchanges with Policy Loans
- Advanced Sales Soundbite Video: Economic Benefit Regime Split Dollar
- New premium finance eligibility requirements
- Tax Efficiencies of an Executive Bonus Plan
- Redesigned Producer Statement and PAC Forms
- New Digital Resources Increase Ease of Doing Business

Mutual / United of Omaha

The Closing Concept

Turn "not now" into "let's do this". What Was Really Causing This Client's Reluctance?

When clients hesitate, it's often because they perceive obstacles. This Closing Concept highlights how, instead of pushing harder, one producer uncovered the underlying concerns behind a delayed decision and made the process easier. Check out the full story for strategies you can use to overcome resistance in your next case.

- Watch the video.
- Download the pdf.

Express

In this issue:

- Term Life Express: Protect What Matters Most
- Your Go-To Resource for IUL
- A New Approach to Life Producer Onboarding
- New Medicare Supplement Tiered Rating Program
- Hospital Indemnity Optional Rider: Lump Sum Cancer
- New Medicare Supplement ID Cards
- Our People Are Behind the LTC Promise
- LTC: Why The Middle Market Matters
- Misconceptions About Cancer Costs
- Annuity Myth Busting

Nationwide

Finding the right fit in whole life insurance

With Nationwide Whole Life, clients receive predictable, guaranteed* values, without dependence on uncertain dividends, backed by a company with a long history of serving policyholders. Learn more.

Turning health care costs into retirement income strategies

Health care costs remain a major retirement concern, yet many clients underestimate their impact. This article explores how guaranteed income strategies, including annuities, can help fund recurring medical expenses, strengthen retirement income plans, and improve long-term financial confidence.

Underwriting people, not policies

Nationwide Underwriting combines digital efficiency with experienced human judgment to deliver faster, often fluidless underwriting, less paperwork, and more competitive life insurance offers tailored to each client's unique circumstances. Learn more.

North American Annuity

Are your clients making these Social Security mistakes?

Social Security is one of the most important pieces of a retirement income plan, yet it's also one of the most misunderstood. Hear from one of the leading voices in Social Security as she unpacks three of the biggest Social Security mistakes retirees make and explains why claiming benefits is about much more than choosing a date. Watch the podcast.

Prudential Financial

Discover the revamped IUL portfolio

The new Protection IUL is part of a broader transformation of Prudential's IUL portfolio. Whether you're helping clients focus on protection, accumulation, or legacy planning, they now offer an updated lineup designed to meet those needs. Explore the IUL portfolio.

Reinforce what matters most

Visit the August Trimester page to explore our interactive quiz designed to help you dive back into high-impact sales ideas such as:

- The extended care conversation
- Estate planning for all
- The business planning lifecycle

Life Essentials

In this issue:

- New Prudential Protection IUL
- PruLife Founders Plus Indexed UL will be discontinued in most states
- Get a sales idea before your coffee can get cold
- Trimester Sales Strategies: Reinforce What Matters Most
- A Blueprint to success: See what's possible
- New Business Forms revisions for Protection IUL
- Momentum IUL disclosure update
- EssentialTerm Suite: Important planned enhancements for new business submission

Securian Financial

Start the life insurance conversation with confidence

For many clients, determining how much life insurance they need can feel overwhelming. For financial professionals, it presents an opportunity to have a meaningful planning conversation centered on what matters most.

Securian's Life Insurance Needs Calculators make it easy to begin. Whether clients have just a few minutes or want a more comprehensive estimate, these interactive tools help them evaluate their financial picture and better understand the protection their loved ones may need. The calculators consider factors like family responsibilities, major expenses, income replacement and future financial goals to provide a personalized estimate.

Whether you're meeting with new prospects or reviewing an existing client's coverage, these calculators can help turn an important question into a productive planning discussion.

The first 90 days of an LTC claim can be emotional, chaotic and expensive

And with many carriers, this 90-day elimination period is entirely unpaid, leaving clients waiting for coverage to begin with only a single month of long-term care (LTC) benefit waiting for them at the other end.

Securian's SecureCare IV - an LTC and whole life insurance policy - is different. It's built to help you meet clients when they need it most. And it's now available in all states except California and New York.

SecureCare IV offers industry-leading early claim support:

- LTC benefits paid retroactively for the 90-day elimination period
- Access to some benefits during the elimination period

When the clock starts and emotions are running high, SecureCare IV is designed to respond. Download this client-approved Claims Experience for SecureCare IV brochure to see exactly how it performs in those crucial first months of a claim.

Symetra

Accumulator Ascent IUL and high-net-worth foreign nationals

For the same reasons Accumulator Ascent IUL is an attractive, tax-advantaged cash accumulation product for U.S. residents, it's equally attractive to high-net-worth foreign nationals (HNWFNs).
Since Symetra's HNWFN program was introduced several years ago, wealthy foreign nationals from Latin America to Asia and beyond have chosen Accumulator Ascent IUL as part of their financial strategy.

Reasons they've shared include:

- A flexible product design that can meet a wide variety of needs.
- Death benefit protection now with potential for supplemental income later.
- Opportunities for index-type returns with downside protection.
- A built-in currency inflation hedge.
- Competitive premium financing terms.

View the HNWFN program highlights.