



August 26, 2025

## American National

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### Annuity Watch

In [this issue](#):

- Fast-Track to Compounding Potential
- Start Strong Grow Smarter
- Watch, Download, Share
- Rate Certainty Annuity Available in Oregon
- Personalized Preapproved Ads Ready to Share with Clients

## Athene

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### Accelerate

In [this issue](#):

- 8 strategies to help Sandwich Generation clients
- Rethinking retirement: Confidence, income, and the clock
- A new retirement is taking shape
- How Gen X and Millennials are Overcoming Retirement Uncertainty
- How divorce can affect finances for those over age 50

## Corebridge Financial (American General)

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### Help clients reduce risk of poor market timing

Have clients with large lump sums or 1035 exchanges? The [Dollar Cost Averaging Rider \(DCA\)](#), built into every [Value+ Protector III \(VPP\)](#) policy, gives them an optional strategy to help ease into the market – without the pressure of perfect timing.

- Built-in at no additional cost
- Policy holder must elect to use it
- Available for lump-sum and periodic premiums

# John Hancock

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## LifeCare Special Bonus

Effective August 1<sup>st</sup>, producers can earn a higher % of target premium on LifeCare cases placed on or before December 31, 2025. The more cases written, the higher the bonus. [See this flyer for complete details.](#)

## Living Longer. Healthier. Better.

Read [this issue](#) for:

- Function Health: Easy, insightful, HSA-eligible
- Unlock WHOOP discounts
- Addressing food insecurity with Josh Trautwein
- Top behavioral science news
- Semafor: Brooks Tingle on bringing joy to life insurance
- Worth: Vitality turns 10 — Here's what's next
- Bloomberg Businessweek: Brooks Tingle reflects on 10 years of Vitality live

# Lincoln Financial Group

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

## Investing in what moves you

Lincoln has partnered with Rich Roll, host of the popular self-improvement podcast, to explore the physical, mental and financial ways to make pastimes last a lifetime. The [four-part video series](#) features country music star Walker Hayes, tennis legend Andre Agassi, two-time Olympian and Ironman triathlete Sarah True, and New York Times bestselling author, Morgan Housel. Each installment delves into the unique ways your clients might be thinking about their financial futures.

## Even if markets are down...results can be UP

[See how](#) with the 1 Year S&P 500 Dual Trigger account available on a Lincoln fixed indexed annuity.

## Lincoln Leader for Fixed Annuities

In [this issue](#):

- New Nasdaq Priva Index
- New Cap Lock Account
- OptiBlend fund update
- New OptiBlend and FlexAdvantage fund lineups
- Extended issue ages for OptiBlend Advisory 5 Annuities in Puerto Rico
- Market Intel Exchange
- Forms update
- Guarantee Minimum Rates September 2025
- New Paperless Options Available for Annuity Clients

# Mutual / United of Omaha

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## Express Newsletters

In [this issue](#):

- Two needs taken care of with one IUL
- Coming Soon: Underwriting Corner - Simplified Edition
- The Future of LTCi: Why MutualCare Solutions stands out
- Rising care costs are reshaping how we plan for the future
- What you should know about non-working spouses and critical coverage
- Out-of-Pocket costs are rising - even with Health Insurance. Here's a smarter way to prepare.

In [this issue](#):

- Help Younger Clients Understand the Need for an LTC Rider
- Corner: Risk Assessment and Pre-Approval
- How to Use the LTC Cost of Care Calculator in Your Sales Process
- Overcoming the Top 5 Client Objections to LTCi
- The Critical Illness Coverage Opportunity in High-Deductible Health Plans
- Turning a "Health Insurance Covers That" Comment into a Critical Advantage Sale

## Nationwide

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### The BGA Bulletin

In [this issue](#):

- New! CareMatters Product and Field Underwriting Guide
- Expanded visa eligibility for CareMatters LTC Solutions

## Protective Life

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### Lower pricing and enhanced underwriting for Classic Choice Term

Protective has lowered prices for their Classic Choice term – again! Plus, they've enhanced their underwriting process to expedite policies under \$1 million, and improved the application process, ensuring a more streamlined experience for both agents and clients. [Read the transition rules.](#)

## Prudential Financial

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### Navigating the "One Big Beautiful Bill Act" - A client resource

Now that the "One Big Beautiful Bill Act" became law as of July 4, 2025, clients likely want to know how it affects them. Several provisions in the law, outlined in a new flyer for consumers, could impact personal financial planning, providing you with an opportunity to talk to clients and serve as a reliable resource. [Use this flyer as you talk with your clients.](#)

### August Trimester Sales Strategy: The often forgotten component – Business Owner Needs

Connect with business owners about critical planning they may have been putting off due to the demands of running a business in today's fast-paced world. Now is the time to help them understand why planning for the future of their business is critical for themselves, their family, their employees, and their financial legacy. [Visit the strategy page.](#)

## Securian Financial

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### The Premium Deposit Account Agreement (PDA) now available to add to the SecureCare product line

SecureCare clients can now simplify their premium payments with this new optional agreement.

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.

This is a great option for clients with multi-pay policies who want to "set it and forget it."

[See important notes and get marketing resources.](#)

## Symetra

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### Unlock tax advantages and employee benefits with Symetra's MultiLife Business Program

In this [case study](#), see how small-business owners Joanna and John used Symetra's MultiLife Business Program with Accumulator Ascent IUL to create meaningful benefits for key employees while capturing valuable tax advantages for the company.

## Accumulator Ascent IUL and high-net-worth foreign nationals

For the same reasons [Symetra 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 the 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 the opportunity for supplemental income later
- Opportunities for index-type returns with downside protection
- A built-in currency inflation hedge
- Competitive [premium financing](#) terms

## Western & Southern Financial (Integrity Life)

### Annuity Buyers May Have Lower Incomes Than You Think

A recent Gallup survey found that annuity owner median income in 2022 was \$79,000. Don't let lower incomes deter you from helping retirement-minded prospects in today's world. Here are easy-to-watch client videos to support your discussions.

- [Retirement Shopping](#) video
- [Fueling Your Future](#) video