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## Bi-Weekly Newsletter



December 16, 2025

### American National

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**"Start Smarter, Finish Stronger" with the Smart Start Accumulator Index Annuity Series**

See the [agent flyer](#). [Learn more](#) about the Smart Start Accumulator series.

Deconstructing the Sandwich Generation - [See the solutions for GenX](#).

#### Annuity Watch

[In this issue:](#)

- Palladium MYG Solutions
- Effortless Portfolio Allocations
- 2025 Year-End Submission Deadlines
- Advertising Procedures

### Cincinnati Life

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#### Guaranteed Whole Life Reprice

Cincinnati Life has applied a rate update to the Whole Life products and Paid-Up Life Rider. [Read the announcement](#).  
Learn more about [Cincinnati Life's Whole Life](#).

### Corebridge Financial (American General)

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#### Improved Income for Life Rider for Max Accumulator+ III IUL

The Income for Life Rider now offers greater income potential and a simpler illustration experience in Winflex. [Learn more](#).  
Read about the [new regulatory requirements](#).

## John Hancock

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### What if the cure for cancer is in the tip of a needle?

Since she immigrated to the US to fight cancer, Dr. Azra Raza has championed a new approach to research that seeks to prevent the first cancer cell instead of trying to eliminate the last. Meet your new favorite hero in this [fifth episode of Leaders in Longevity](#).

In-force rate action notifications for late December – [Get details](#).

### Shortened cycle times

Now with faster cycle times and improved accelerated underwriting, John Hancock is confident you'll be equally pleased with their enhanced purchase experience for your cases of \$5 million and below.

- Average cycle time of 23 days on recently placed cases
- 53% of submissions are receiving an instant underwriting decision or brief underwriting review, with no exam or labs required
- Placement rates of more than 80% for cases that receive an accelerated decision

[View real results](#).

## Lincoln Financial Group

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### New paperless options for life insurance clients

Paperless options have been expanded to include billing notifications, confirmations, letters, payment notifications, and statements for individual life insurance policy owners with a registered online account! The best part? A new Global Toggle allows policy owners to opt into paperless delivery for ALL documents. [Read more](#).

### Roth IRA conversions: fast & simple

Lincoln has streamlined the Roth IRA conversion process using Lincoln OptiBlend fixed indexed annuity, with these five advantages, eliminating the barriers when clients convert their traditional IRA or 401(k) plans:

- Only one application required with a simple "checkbox." This means clients don't have to fill out two or more applications.
- Clients will only have two contracts - the Traditional IRA and the Roth IRA - which come out of surrender on the same day.
- Flexibility for future conversions. Clients can convert as much or as little to the Roth IRA whenever they want, with no need for a new application or contract.
- Lincoln can facilitate tax withholding on the conversions.
- Clients unsure today can still open a Roth in future years (with a new application)

Help clients take advantage of the benefits of converting to a Roth IRA with our simplified process, and share [this client flyer](#) with them.

## MassMutual

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### Why BOE Matters: A True Testimonial

Here's a [new video](#) that spotlights the value of Business Overhead Expense (BOE) disability insurance protection.

# Mutual / United of Omaha

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## LTC Rate Adjustments

Mutual will be implementing rate adjustments on February 1, 2026 for the states of:

- Illinois
- Kansas
- Maryland
- Ohio
- Oklahoma

The date of implementation for rate adjustments in Massachusetts will be March 1, 2026.

Important change in chargeback policy for SI products – [Get details.](#)

## Express Newsletters

[In the November 26<sup>th</sup> issue:](#)

- 1099's
- Low Fees are a Winning Strategy for Clients
- LTC Awareness Month Wrap-Up: Tools to Keep the Momentum Going
- Inforce LTCi Rate Adjustments Effective February 1, 2026
- Deliver More Value with Critical Advantage
- Positioning Critical Advantage as a Retention Tool: Enhancing Existing Life Portfolios

[In the December 3<sup>rd</sup> issue:](#)

- Help create a season of harmony with IULs
- Upcoming LTC Rate Adjustments - Impacted Policyholder Listing
- Cancer and Heart Disease Trends: What you should know for 2025+
- Understanding the Critical Advantage Portfolio: What you need to know
- Annuity Interest Rate updates effective December 1, 2025

# OneAmerica

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## Flex is now live in AZ, DE, ND, SC and SD

Flex is transforming the underwriting process for the Asset Care product - and helping to meet clients' needs faster. See the [Flex Tips](#). Visit the [Flex Resource Page](#).

# Pacific Life - Lynchburg

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Confidence in Indexed Universal Life (IUL) – [Read the bulletin.](#)

Multiple State Declarations Issued to Request Assistance for Policyowners Affected by the Government Shutdown (2025) – [See the update.](#)

## Field News Monthly

[In this issue:](#)

- Season of Giving Conversation Starter
- Your Underwriting Guide is Just a Click Away
- Products At-a-Glance
- More Than a Promise

# Protective Life

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## Protective Indexed Choice UL to be DISCONTINUED

In early 2026, Protective Indexed Choice UL will close to new sales. [See the transition rules.](#)

# Prudential Financial

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## December Sales Idea: Finish Strong & Prepare for 2026

Remember to use Prudential's [eCapabilities](#), which deliver a seamless, end-to-end digital experience for you and your clients.

Also get a jump start on next year by taking a glimpse at the [2026 Trimester Sales Strategies themes and view the Top 5 Webinars of 2025](#).

## Life Essentials

[In this issue:](#)

- Trimester Sales Strategy – Push to the finish
- 2026 Policyholder Dividend Scales
- EssentialTerm suite: Important planned enhancements for new business submission
- Quick and easy client updates—now in LifeInsight!
- Forms revisions to Individual, Juvenile, and Survivorship Third Party Agent reports
- Military Disclosure revisions for SGLI rates
- Revised Privacy Notice Effective January 1, 2026
- Customers can now stop recurring payments online
- New flexible payment options for recurring payments
- 2025 Year-End Important Dates & Reminders

# Securian Financial

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## The Scoop

[In this issue:](#)

- Estate planning in the digital age
- Inforce IUL rate increases announced
- Keep year-end business on track
- Improved outcomes for clients with benign prostate conditions

# Symetra

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## Your clients may be inheriting more than ever. Are they prepared?

With the Great Wealth Transfer underway, over \$84 trillion is expected to pass to the next generation by 2045. Do your clients have a plan?

[Symetra indexed universal life \(IUL\)](#) can be a powerful tool to help preserve and enhance a client's inheritance. With Symetra IUL, they get:

- Lifelong protection
- Tax-efficient growth
- Estate planning benefits
- A no-cost Charitable Giving Benefit Rider
- Advanced markets solutions