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## Bi-Weekly Newsletter

December 30, 2025



### American National

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#### Palladium MYG MAX-6

[Palladium Multi-Year Guarantee Max Annuity 6](#) offers a competitive effective yield, helping maximize growth over time. Unlike nominal yield, which only reflects the stated interest rate, effective yield accounts for the higher first year rate compounding of interest – giving a clearer view of what you actual earn.

#### Annuity Watch

##### In this issue:

- Empowering New Generations
- Growth Potential Without Guesswork

### Athene

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#### A financial professional's guide to meeting the rising demand for annuities

[In this article](#), discover three strategies that could help clients understand the way annuities may help them retire with more financial security.

### Corebridge Financial (American General)

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Standard Non-Forfeiture Law (SNFL) Minimum Rate Change for Fixed Annuities – [Get details.](#)

#### Annuity Updates

##### In this issue:

- The Elite Producer Compensation Program (EPCP) has been extended through 2026
- Guidelines for annuity sales to non-U.S. citizens
- Understanding the Certification of Trust Form
- 2025 annuity processing cut off dates

## John Hancock

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### Discover the new LifeCare - now even more competitive

Introducing significant improvements to the 6-year LTC benefit period. This update responds to insights from the Longevity Preparedness Index - making LifeCare even better for clients who want extended protection.

With the 6-year LTC benefit update, customers gain greater guaranteed day-one LTC coverage and stronger competitive positioning across all pay designs, with especially large improvements for single-pay and 5-pay scenarios. [See the flyer.](#)

### Closing the year on a high — Autobind+ has increased

High-net-worth clients may now be able to obtain up to \$140M in coverage through Autobind+ - John Hancock's streamlined facultative reinsurance process. [See the guide to capacity and retention.](#)

And, John Hancock will also kick off 2026 by raising their automatic binding and jumbo limits from up to \$65M to up to \$75M.

### Advanced Markets News

#### In this issue:

- Materials updated for 2026
- Year-end planning strategies
- Central Intelligence - court rulings and legislative updates that can affect our industry
- Take advantage of JH Solutions – updated for 2026
- Strategic LTC planning: Protect wealth, preserve legacy & create tax efficiencies
- Planning with purpose: Insights that matter

## Lincoln Financial Group

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### A new opportunity for your clients

Lincoln officially launched the [1-Year Capital Group Dividend Value ETF Participation allocation](#) within the Lincoln OptiBlend Fixed Indexed Annuity. [Watch the webinar replay of the announcement.](#)

It combines:

- Growth Potential – Actively managed ETF exposure
- Peace of Mind – 100% downside protection
- Diversification at No Cost – A smart way to strengthen retirement portfolios

### Lincoln Leader for Fixed Annuities

#### In this issue:

- New indexed account – Capital Group Dividend Value ETF Participation
- 2025 Year recap
- Why Lincoln? Q3 Key facts
- 1 Year Nasdaq Priva Participation now available in CA
- Multi-year point to point now available in CA
- Market Intel Exchange
- Year-end 2025 deadlines
- Forms update

## MassMutual

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### DI Underwriting changes

These underwriting enhancements are effective immediately:

- Simpler unearned income rules: We will not offset for unearned income until it reaches 50% or greater of earned income (up from 20%).
- Section 179 boost: 50% of Section 179 depreciation expense is now added back to income (previously capped at \$25,000), with a higher ceiling (\$2,500 additional monthly benefit max).
- Streamlined W-2 requirements: Only 1-2 years of W-2s/paystubs are needed for employees seeking over \$15,000/month in benefits (down from 2 years plus a full tax return).

- Realtor upgrade: Experienced, high-earning residential and commercial realtors can now qualify for a higher occupation class (4A).
- New occupation classes have been added for certified anesthesiology assistants, dental anesthesiologists and electrophysiologists.

[Visit MassMutual's DI Marketing Hub.](#)

## A New Solution for Business Owners

MassMutual's [Business Loan Protection Rider](#) - a new feature of our enhanced Business Overhead Expense (BOE) disability insurance policy - can help ensure fixed loan payments are covered when owners can't work due to a disability for an extended period.

This solution may give owners peace of mind when it comes to helping protect cash flow, preserve credit, and make sure their businesses stay on track when it matters most.

## [Mutual / United of Omaha](#)

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### Express Newsletters

#### [In this issue:](#)

- In this Season of Instability, Our IULs Stand Out
- Underwriting Corner: Premium Payment Methods & Frequencies
- Why LTC Costs Are Rising - And How Smart Planning Preserves Peace of Mind
- How LTC Insurance Changes the Caregiving Experience: Key Insights for Producers

#### [In this issue:](#)

- Why Inflation Protection Is a Critical Part of the LTC Conversation
- Why LTC Costs Are Rising - And How Smart Planning Preserves Peace of Mind
- Out-of-Pocket Costs Are Rising-Even with Health Insurance. Here's a Smarter Way to Prepare.
- Offer Critical Advantage when Selling Life Insurance

## [Nationwide](#)

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### Discover the top reasons to consider CareMatters Annuity

CareMatters Annuity is an annuity-based linked-benefit solution with a simple product design that offers clients:

- Triple or double their contract value for LTC coverage
- A triple-tax efficient LTC solution
- A streamlined underwriting process with no health interview

[Visit the website](#) or check out [this 1-pager](#) to discover the top reasons to consider this simplified solution for your client's LTC needs.

### Building resilient client portfolios with IUL solutions

Deliver a holistic strategy for client success with Nationwide's indexed universal life – combining transparent costs, guaranteed features, growth potential, and downside protection to help you build resilient, long-term value beyond cap rates. [Read more.](#)