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May 5, 2026

## American National

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### Annuity Watch

#### In this issue:

- Tailored Retirement Solutions Using Palladium SPIA
- Elevate Your Clients' Retirement Strategy
- Explore The Update That Allows 25 Commissionable Agents on One Policy
- Review the new CA Annuity Application Form 11059-CA
- Annuity Solutions for Gen X

## Banner Life / William Penn

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### More EBCT coronary calcium scores eligible for Preferred rates

Changes were made to EBCT (electron beam computed tomography) coronary calcium risk assessment. Effective immediately, the range of EBCT coronary calcium scores eligible for Preferred rates is expanding. Now, males age 55 and older at the time of testing and females age 70 and older at the time of testing are eligible for Preferred rates with scores of 11-50. Previously, those customers could only get Standard Plus rates. [Learn more about Banner's underwriting.](#)

## Corebridge Financial (American General)

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### Turn IUL cash value into retirement income

With the [Max Accumulator+ IUL](#), your clients have multiple options to access policy cash value to supplement retirement income. This [built-in optionality](#) comes with the flexibility to decide later what works for them:

- Income for Life rider - guaranteed lifetime income
- Loans & withdrawals - flexible income

Few carriers offer the Income for Life feature – differentiate yourself and help clients get the most out of their accumulation IUL.

# Illinois Mutual

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## DI Coverage for Starting Professionals

Illinois Mutual offers disability income insurance (DI) coverage to individuals who are near completion of apprenticeships, licensing or accredited certification programs. The monthly benefit amount and options available will be based upon the intended occupation and expected income level. [See the flyer.](#)

### New DI updates

Recent traditional DI enhancements include:

- **Non-Med Limit Updates:** Increased non-medical limits help eligible clients access higher levels of coverage with fewer requirements
- **Part Time Guideline Update:** Expanded benefit period and rider availability for qualifying income levels
- **Financial Guideline Updates:** Higher benefit levels available without financial documentation for eligible clients
- **DI Occupation Class Upgrades:** Eligible clients may qualify for an occupation class upgrade, providing access to lower premium rates and expanded rider and benefit period options

These updates are designed to help agents navigate today's DI market with confidence — and create more opportunities to serve middle-market clients.

# John Hancock

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## Heart-healthy benefits for Vitality members

[Listen to this podcast episode](#) that explores practical, sustainable habits that support heart health.

See the [new exclusive discounts](#) on automated external defibrillators (AEDs) from GoRescue, a powerful new partner that supports preparation and empowerment during the moments that matter most for cardiac health.

And, the expanded Garmin discounts now include blood pressure monitors, making it easier to measure a key indicator of heart health at home. Vitality members also enjoy [special pricing on wearables](#) that can monitor meaningful heart-health metrics from popular brands like Fitbit, Oura Ring, and WHOOP.

## Spotlight

[In this issue:](#)

- Moody's upgrade underscores John Hancock's financial strength
- Why our Protection IUL wins vs. Pacific Life
- One product. Three ways to shape cash value.
- When 3% isn't enough, LifeCare steps up
- The 1-2-3s of Vitality: A new resource
- Two proven strategies for executive-benefit success
- Offer your small business clients a simplified experience
- New Longevity Preparedness Tool
- Podcast: Strengthening community at the YMCA
- Expanded benefits for John Hancock Vitality GO members
- Update your contact information online!
- Changes with the Managed Volatility Portfolios

# Lincoln Financial Group

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## Estate Lock

With [Estate Lock](#), available with Lincoln Protected Pay Select, you don't have to choose between dependable lifetime income and leaving something meaningful behind.

### **The Refillable Death Benefit Advantage**

Most income strategies slowly drain what's left for loved ones.

Estate Lock helps change that.

- Income payments don't reduce the death benefit
- Your beneficiary can receive the full purchase amount, even after years of income withdrawals.
- As long as the account value remains above zero, income continues and the death benefit stays intact

It's a strategy designed to help protect what you worked for — not just while you're living, but long after the final round.

## Stretching NQ Assets with Protection

When working with clients who inherit non-qualified annuities, they usually face three options:

1. Lump Sum – fully taxable in year of receipt.
2. 5-Year Rule – short deferral, but all taxes due within five years.
3. Lifetime Stretch – distributions spread across life expectancy.

By leveraging our [OptiBlend Fixed Indexed Annuity](#) as the stretch vehicle, you can provide your clients with:

- Principal Protection – safeguarding inherited dollars against market volatility.
- Upside Growth Potential – linked to market indexes while avoiding downside risk.
- Spread out the taxes – give clients the ability to take taxable distributions gradually over their life expectancy.
- No Additional Cost – protection built into the product design.

This approach allows advisors to help clients preserve inherited wealth, optimize distribution strategies, and offer peace of mind in an uncertain market.

# MassMutual

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## Living Well Rider to launch on eligible new whole life policies

Consumers are increasingly looking for financial products that offer comprehensive wellness benefits. The Living Well Rider is an added benefit for eligible whole life clients, giving them access to a bundle of wellness services at no extra cost. [Learn more.](#)

## debrief60

[In this issue:](#)

- Life & DI's 2026 Strategy
- See how UL Guard stacks up to other industry GULs
- Updated: Supplementing Retirement with Whole Life
- Help reduce the DI Gap with Radius Choice
- Requirements simplified for life cases under \$100,000
- Redesigned Life UW Requirements Guide and Life Field UW Guide
- Underwriting Uncovered recap: Foreign Nationals and Hodgkin Lymphoma
- DI UW enhancements across our military, medical, and dental programs
- Executive Select Program expands limits for high earners
- See common medical conditions available in our DI Conditions and UW Guide
- Life insurance planning applications for High-Net-Worth Foreign Nationals
- FAQs: Income Taxation of Life Insurance
- Producer delegate enhancement on the MMSD Portal
- Easily find answers you need in the Partner Success Kit
- Producer Statement form changes
- Wire transfer transition to Bank of America accounts

# Mutual / United of Omaha

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## Expanded face values for all age bands

Face amount limits have been expanded on [IUL Express](#) (IULE) and [Term Life Express](#) (TLE) to better align with today's incomes, mortgages and protection needs. This enhancement helps you confidently recommend coverage that truly fits clients' lives.

Issue Ages	Current	New
18-50	\$300,000	\$550,000
51-60	\$250,000	\$450,000
61&plus;	\$150,000	\$350,000

## Express

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

- Close the Sale Faster with Text to Sign with Authorization Code
- Indexed Universal Life - Protection for Life in Motion
- Inforce LTCi Rate Adjustments Effective July 1, 2026
- LTC Operations: FAQ Reminder
- Critical Advantage vs. Other CI Products: What Sets It Apart?
- Breaking Down the Critical Advantage Portfolio: CI, Cancer, and Heart/Stroke Explained

# Nationwide

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## Indexed Universal Life Accumulator III

### Same low-cost design. New features clients need.

The new Nationwide® Indexed UL Accumulator III includes many valuable new features, such as Performance Lock and our 8% Enhanced Dollar Cost Averaging program. But you can rest assured that it still has the same low-cost design that you've come to expect. [See the comparison.](#)

If you're serving the affluent market, make sure tax-efficient solutions are a part of your planning, because they're both important to clients and to the performance of their portfolios.

Consider Nationwide Indexed UL Accumulator III for their life insurance solution, because of its low-cost design, growth-focused features and the ease with which you can tailor it to their needs.

[Review the features and download the client guide.](#)

## Whole Life reprice

Effective April 13<sup>th</sup>, Nationwide Whole Life 100 and 20-Pay Whole Life have undergone a targeted reprice, which has resulted in a 5% - 15% decrease in rates for ages 50-70.

These products offer guaranteed protection that is not tied to dividends or market performance. They provide certainty and stability for your clients, delivering lifelong coverage without relying on unpredictable returns.

[See the product overview.](#)

## Pacific Life - Lynchburg

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### Promise Term reprice

Effective April 17, 2026, refreshed pricing was introduced for PL Promise Term level premium life insurance. This product is designed to deliver affordable death benefit protection for consumers and business owners seeking flexible, short-term coverage. The updated rates enhance pricing consistency and strengthen competitiveness across all term lengths, risk classes, genders, and issue ages. Please refer to [this bulletin](#) for details on target advantages, competitive strengths, and transition rules.

## Protective Life

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### In the Loop

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

- Accelerated underwriting enhancements now available in California
- Acceptable forms of money
- Languages accepted at Protective

## Prudential Financial

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### Tax efficiency in retirement

Planning for a client's income tax liability becomes even more important in retirement. Incorporating life insurance into clients' financial plans can:

- Support tax diversification
- Manage retirement income tax exposure
- Help clients protect what they've built and keep more of what they've earned

[Access materials for this sales strategy.](#)

## Securian Financial

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### What's a good way to pass an IRA to the next generation?

Clients don't need their IRA distributions? Nice problem to have. Help them pass it to the next generation tax-free. [This strategy](#) essentially lets your clients pre-pay the taxes on a qualified asset that will pass to their heirs.

### Help clients stay on track with annual reviews

Annual client reviews are a key opportunity to strengthen relationships, uncover evolving needs and ensure life insurance strategies stay aligned with your clients' goals.

To support more meaningful conversations, we're sharing a [client conversation questionnaire](#) designed to help guide discussions around current coverage, financial priorities and potential gaps.

This resource can help you:

- Identify changes in your clients' goals or life circumstances
- Evaluate whether existing coverage still meets their needs
- Open the door to conversations around enhancements or additional solutions

Incorporating structured discussions into your annual reviews can help you deliver greater value and position yourself as a proactive, trusted partner.

SecureCare IV launches in DE, IN, ND and SC – [Get details and transition rules.](#)

## Tax Day: A reality check for thinking differently

For many clients, tax day is a reminder of just how much they're giving up to taxes. But once the filings are done, the real opportunity begins.

Now may be the time to help clients reposition for next year with strategies that can go beyond traditional tax planning. Life insurance can play a powerful role in:

- Funding [buy-sell agreements](#) for business continuity
- Creating a legacy for [future generations](#)
- Supplementing [retirement income needs](#)

While taxes are still top of mind, start conversations about what clients can do differently moving forward. Because tax strategy isn't just about filing, it's about planning ahead.

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

Robert is a recently retired engineer. He owns his home and has a moderate pension and some savings in his 401(k). He's seeking a tax-advantaged source of supplemental income starting at age 71 to help maintain his lifestyle and offset potential health care expenses.

Robert is concerned about:

- Taxes on his retirement income.
- Outliving his savings.
- Market volatility affecting his 401(k) returns.

With this in mind, Robert's life insurance advisor recommends [Symetra's Accumulator Ascent IUL](#) as a solution because:

- Loans and withdrawals can be taken tax free from the cash value.
- Any remaining death benefit is available to his spouse and/or children.
- The cash value accumulates with index-based interest and downside protection.
- Chronic and terminal illness riders are included in the policy.
- Symetra Accumulator Ascent outperforms the other products he considered.