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November 17, 2026

American National

New Suitability Process - Get details.

Annuity Watch

In this issue:

- Start strong with a 6% first-year floor
- Easing common retirement fears
- 2026 Q4 compliance updates
- Year-end deadlines
- Thanksgiving closure
- Qualifying for 2027 Partner Conference

Corebridge Financial (American General)

Meet Our Underwriting Sweet Spots

Underwriting is rarely all or nothing. Here are just a few conditions where your client may still land as good as best class:

- Certain personal cancer histories
- Cholesterol under treatment
- Occasional cigar use
- Pre-diabetes or impaired glucose tolerance
- And many more...see the sweet spots flyer.

Genworth Financial

Temporary Interruption of Online Policy Access

Genworth will be performing system upgrades over the next few weeks. As a result, your policy will be unavailable for viewing and online transactions for a period of time. At this time, we are not sure how long these upgrades will take. However, you will be notified when the upgrades are completed. See the announcement with helpful tips during this time.

NEW Coverage Review Letters with Benefit Options for Choice 2 Policyholders in DC, CT, MN, HI, MA - Get details.

John Hancock

LTC in-force rate action notifications for late November – Get details.

Protection IUL 26

Stronger guarantees. Greater growth potential. More reasons clients say yes.

While today's clients expect strong guarantees, they also want life insurance that can help support other financial goals.

The newly enhanced Protection IUL 26 is designed to offer:

- Extended death benefit guarantees
- Competitive growth potential
- Meaningful living benefits
- Flexibility to help meet a wide range of client needs

Position Protection IUL 26 as a solution that offers both protection and opportunity — helping your clients feel more confident about the future. Access the webinar. Download the Protection IUL Guide.

Advanced Markets News

In this issue:

- Is there a more efficient way to fund LTC risk?
- Client-facing resource to continue the conversation?
- Is there a way for clients to address LTC risk while keeping more of their assets working for them?
- Can LTC planning create tax efficiencies that self-funding cannot?
- How can life insurance support LTC planning?

Lincoln Financial Group

It may feel too early for retirement planning – but it's not.

Ever have a client say that retirement's years away and there's plenty of time? It's a common mindset — and one that can quietly work against them.

This 15-minute video uses a snowblower, a Thanksgiving turkey, and a Valentine's Day reservation to show why waiting can cost clients more than they realize, and makes the case that now may be the right time to revisit retirement income planning. It's a simple message that really clicks!

One question can lead to successful conversations

Some of the most successful advisors Lincoln is working with right now are using a simple question to create more client meetings before year-end: **"Who is taking RMDs simply because they have to?"**

That question is leading to conversations around:

- Overfunded IRAs
- QCD and charitable-giving strategies
- Legacy and beneficiary planning
- Family wealth transfer discussions

The result isn't just better planning. It's helping advisors reconnect with clients, uncover additional assets, engage beneficiaries, and create meaningful year-end meetings.

With more clients entering their RMD years, many advisors are finding this to be one of the most effective ways to get in front of clients before year-end.

MassMutual

2027 estimated dividend payout

175 years and another milestone to celebrate. MassMutual announced a record estimated 2027 dividend payout of $3.3 billion - the largest in company history and the 159th consecutive year the company will pay dividends to eligible participating policyowners. This payout reflects what is expected to be an industry-leading dividend interest rate of 6.85%.

Read the Press Release to learn more about MassMutual's announcement.

Also see this additional information:

- Frequently Asked Questions
- Talking Points
- Dividend Marketing Collateral Toolkit
- New! Dividend Playbook

This may be a good time to evaluate clients' financial strategies to see how dividends could impact their insurance planning.

Mutual / United of Omaha

The Closing Concept

Leaving More Value to Beneficiaries

Life insurance can be a powerful tool for clients who want to pass more value to the next generation — and help reduce the tax bill that comes with it.

This Closing Concept highlights how one client transformed an existing asset into a substantially larger life insurance death benefit designed to help create tax efficiency and enhance her family's legacy.
View this Making the Most of Excess Retirement Assets.

Express Newsletters

In this issue:

- Tools to Keep Your Med Supp Business Moving
- Simplify the Plan G and N Conversation
- Med Supp Rate Adjustments
- Introducing Our LTC Awareness Month Microsite
- The Details That Set Critical Advantage Apart
- What Today's Annuity Buyers Value Most

In this issue:

- Catch up on SPA updates
- Two year-end opportunities. One December 31 deadline.
- Med Supp Coverage that Fits Every Client
- Med Supp Rate Adjustment
- LTC Awareness Month: Start the Conversation Today

Nationwide

Planning for Today and Tomorrow with Nationwide's Guaranteed Level Term

One feature of Nationwide's Guaranteed Level Term solutions is the guaranteed conversion privilege.

Eligible clients may convert their Nationwide term coverage to permanent life insurance without additional medical underwriting, subject to policy provisions and eligibility requirements. Conversion is available up to age 65, with the duration of the conversion period based on the selected term period.

This feature can provide flexibility for clients who:

- Want maximum protection at an affordable cost today
- Are concerned their health could change in the future
- May have future estate, business, or retirement planning needs
- Want the opportunity to revisit permanent insurance later without medically requalifying

CareMatters now offering 100% International LTC Benefits

CareMatters clients now have access to 100% international long-term care benefits at no additional cost.

Effective immediately, Nationwide will waive the International Benefit Exclusion on the LTC riders for all Nationwide CareMatters II and CareMatters Together policies issued on or after January 1, 2026. This enhancement ensures clients can access the full value of their CareMatters policy, regardless of where they reside or receive care around the world.

For additional details regarding qualification and recertification requirements for international LTC benefits, please refer to their Guide to International LTC Claims.

Sales Idea: A tale of two tails

Over the past 30 years, the S&P 500 often exceeded an 8% cap in positive markets, highlighting how Nationwide Defined Protection Annuity 2.0 can help protect principal from losses while still offering uncapped growth potential during market upswings. See the flyer.

New Juvenile Life Insurance Client Overview

Juvenile life insurance is one of the simplest ways to secure a child's long-term financial future, and this new client overview makes it easy to explain why. Use it to show clients how Nationwide's Whole Life and IUL solutions can lock in insurability, build cash value, and provide lasting protection that grows with their children.

Pacific Life - Lynchburg

New increased and expanded capacity – Get details.

Protective Life

Could $5M in term coverage help more of your clients?

Recent enhancements to Protective's accelerated underwriting program now allow eligible applicants ages 18-60 to qualify for up to $5 million in term coverage.

Their newly expanded coverage limits for term policies can help you serve more clients with larger protection needs through the same streamlined underwriting experience. Read the guidelines to learn more about eligibility and see which clients may qualify.

Prudential Financial

Life Essentials

In this issue:

- High-Net-Worth Clients and Foreign Nationals
- Help clients keep and update the protection they need
- Protection IUL available for sale in Massachusetts
- Founders Plus Indexed UL to be discontinued in MA
- Survivorship Index UL 2025 is available in California
- Expanded Large Case Capacity now available
- 2026 year-end important dates and reminders
- New form versions in Massachusetts for Protection IUL
- New form versions for Survivorship IUL 2025 in CA
- EssentialTerm Suite: Important planned enhancements for new business submission
- November 12 webinar: Meeting the Needs of High-Net-Worth Clients

Securian Financial

More favorable rates may be possible for Stage 0 melanoma

A history of melanoma in situ (Stage 0 melanoma that hasn't spread beyond the outermost layer of skin) doesn't necessarily mean limited life insurance options.

Securian has improved their underwriting approach for favorable cases, creating opportunities for better rate classes, including Preferred.

What makes a favorable case? Remember the three C's:

- Caught early: Stage 0 melanoma with no invasive component.
- Completely removed: The melanoma was fully removed with clear margins.
- Continued follow-up: Favorable dermatology follow-up with no recurrence and appropriate ongoing monitoring.

Why it matters for your clients

A past diagnosis doesn't always tell the full story. Our underwriters work with you to understand each client's individual circumstances, identify favorable risk factors and explore what rate class may be available.
Have a potential case? Let's take a closer look and explore what's possible.

Symetra

Higher Base Guaranteed Lifetime Withdrawal Benefit (GLWB) withdrawal percentages for all ages on Income Edge Plus

Single Life, Level Withdrawal Percentages for key ages:

Issue age 60:

- 7.65%
- 9.90% if deferring to age 65
-

Issue age 65:

- 8.35%
- 10.85% if deferring to age 70

For a complete list of base withdrawal percentages for level and Auto-increase withdrawal options, view The longer you wait, the higher your rate.

Special underwriting for special-needs families

For families caring for a loved one with special needs, financial planning isn't just about the next few years — it's about preparing for a lifetime. From daily expenses to long-term care, costs for special-needs families can be overwhelming, and traditional underwriting solutions don't always allow applicants to qualify for enough coverage.

That's why Symetra is proud to offer their Special Needs Underwriting Program. By taking a thoughtful, forward-looking approach to underwriting, we're helping open the door to greater coverage opportunities so more families can build stronger financial foundations for the future.

Program highlights:

- Needs-based approach to determining coverage amount.
- Simple requirements, including a cover letter explaining the dependent's condition and anticipated lifetime care costs.
- Beneficiary safeguards, including a trust naming a guardian or conservator.

Discover how this program helped one family with modest means prepare for the long-term care of their daughter. View the case study.