



November 18, 2025

American National

Annuity Watch

In [this issue](#):

- Streamline Your Marketing
- 2025 Year-End Submission Deadlines
- Flexible and Secure Retirement Solutions
- Step Up Your Sales Process with Our Personalized Ads

Assurity

A Gift That Lasts for Generations

Buying life insurance for grandchildren is one of the most meaningful ways your clients can set them up for long-term financial success. But many grandparents wonder—what happens when the time comes for their grandchild to take ownership of the policy?

Too often, young adults inherit a policy along with a new expense. Faced with monthly payments, many end up forfeiting the policy and taking the short-term benefits—losing valuable lifelong protection in the process.

With Assurity's Protect + and Perform+ Whole Life options, you can help prevent that from happening. Assurity's 10-pay and 20-pay options allow them to pay off the policy in full before transferring ownership. That means your clients grandchild receives:

- A fully paid-up policy with no future premiums to worry about
- Lifelong protection and guaranteed cash value growth
- A lasting legacy that demonstrates love, foresight, and financial responsibility

All while applying on an application with only three health questions and instant decision capability with Assurity.

[Share the consumer brochure with your clients.](#)

Corebridge Financial (American General)

Updated Field Underwriting Guide & Resources

Get the [updated guide](#). Visit the [underwriting web page](#).

Help clients personalize their life insurance coverage with built-in & optional riders

With [Value+ Protector III \(VPP\) IUL](#), clients receive cost efficient death benefit protection – plus the opportunity to customize their policy with a variety of rider options that offer additional value.

Illinois Mutual

Stacking DI policies saves clients money over the long term

Talk to your clients about how [stacking DI policies](#) using Illinois Mutual's [DI and SIDI products](#).

[Take a look at this spreadsheet](#) regarding staggering/stacking waiting/elimination periods using multiple policies. It consists of a 2-yr elimination period sheet and a 1-yr elimination period.

Simplified Issue DI for Working Spouses

When a worksite client recognizes the need for short-term disability insurance (DI), their next question is often whether coverage is available for their working spouse as well.

[This article](#) shows how you can offer a simple and effective solution to fill this need with Simplified Issue Disability Income Insurance (SIDI).

John Hancock

LTC in-force rate action notifications for November – [Get details](#).

Longer. Healthier. Better. — Leaders in Longevity.

John Hancock is proud to debut the first two episodes of their new, six-part documentary series: **Longer. Healthier. Better. — Leaders in Longevity.**

They hope the series sparks meaningful conversations with clients and prospects — and helps showcase the value of life insurance that rewards customers for their healthy choices. [Stream the series](#).

Advanced Markets News

In [this issue](#):

- Strategic LTC planning: Protect wealth, preserve legacy & create tax efficiencies
- 2026 LTC tax updates
- Year-end planning strategies 2025
- Central Intelligence updates

Lincoln Financial Group

Roth IRA conversions made 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.

Don't wait for the next Fed cut — secure today's rates now

The Lincoln OptiBlend Fixed Indexed Annuity offers powerful guaranteed rate strategies designed for long-term growth and stability through our No Renewal Rate Blend:

- [1-Year S&P 500 Cap Lock](#) - Tracks the true S&P 500 with cap rates locked in — no surprises.
- [1-Year S&P 500 10% Daily Risk Control Trigger Lock](#) – Delivers a trigger rate that won't change, offering consistency in volatile markets.
- [Multi-Year S&P 500 Participation Strategy](#) – Provides higher growth potential with no downside risk, tied directly to the S&P 500.

[See how](#) Lincoln's No Renewal Rate Blend strategy stacks up against an Aggregate Bond Index and a 5% fixed rate of return.

Leaders in Longevity: Forever Strong

[In this latest episode](#), hear how resistance training and muscle-building nutrition can reshape how we fight obesity, aging, and chronic disease.

MassMutual

The DI Gap explained – [Watch and share the video.](#)

2026 estimated dividend payout announced – [Get details.](#)

Mutual / United of Omaha

Express Newsletters

In [this issue](#):

- Understanding your Exposure with Telephone and Text Solicitations
- The Costs of Future Care Needs Can be Frightening
- Treat Their Future Right: The Reliable Security of Whole Life Insurance
- The State of Long-Term Care: Key Trends Shaping 2025 and Beyond
- Affordable Cancer Insurance to Support Your Clients When They Need It Most

In [this issue](#):

- IULs You Can Deliver With Confidence
- LTC Awareness Month is an ideal time to continue the care planning conversation with your clients
- Protecting the Non-Working Spouse with Critical Advantage
- How Critical Advantage Simplifies Protection Sales in a Rising Cost Health Market
- Retirement planning with annuities

Nationwide

Offering LTC solutions for every situation

Nationwide believes everyone should be able to prepare for retirement with confidence. And having a plan in place to address potential long-term care (LTC) needs can go a long way toward helping clients build that confidence.

Their [suite of cash indemnity linked-benefit LTC solutions](#) is designed to help clients get the unique protection they need.

Introducing self-service IUL allocation – [Get the guide.](#)

North American Annuity

Financial Home Makeover

Discover the blueprint for organizing, protecting, and upgrading your financial life so you can build a lasting legacy and approach retirement with confidence. [Visit the site.](#)

New brochure and disclosure forms required for NAC Guaranteed Allocation fixed index annuity

- [5-year brochure](#)
- [7-year brochure](#)
- [10-year brochure](#)
- [5-year disclosure](#)
- [7-year disclosure](#)
- [10-year disclosure](#)

NACcelerate: fueled by technology to keep you ahead – [Learn more.](#)

80% of women will manage finances alone – help them prepare with confidence

[North American fixed index annuities \(FIAs\)](#) are built to help address these realities with:

- Income stability: for those with disrupted earnings or reduced Social Security benefits
- Flexibility: for unexpected health and long-term care events, often faced alone
- Growth potential: for those rebuilding savings after caregiving or career gaps

OneAmerica

Care Solutions News

In [this issue](#):

- Preparing for Long-Term Care Awareness Month: Planning today for peace of mind tomorrow
- Interest rate updates
- One Source Online enhancements
- Tax-free long-term care protection with base Annuity Care
- Leading Tomorrow: Long-term Care Summit recap
- Introducing Caregiving Conversations — A new podcast from OneAmerica Financial

Pacific Life - Lynchburg

Disaster and Federal Government Shutdown Support notices

- [Support to Nevadans impacted by Federal Government Shutdown](#)
- [Payment Flexibility for Federal Workers in Connecticut Affected by the Federal Government Shutdown](#)
- [Fair Treatment to Consumers Following the 2025 Storm Impacting the West Coast of Alaska](#)
- [Arizona – Gila County Flooding \(2025\)](#)

Protective Life

Your term business, now faster and easier

Protective recently made enhancements to their accelerated underwriting program that greatly improved throughput for certain cases up to \$1 million for clients 50 and younger:

- Throughput for eligible cases has doubled
- Policies qualifying for instant issue have tripled

[Explore their underwriting.](#)

Prudential Financial

2025 Year-End Important Dates & Reminders – [See them here.](#)

Legacy Planning Sales Strategies – [Visit the site.](#)

Securian Financial

Help your clients keep more of what they earn with Eclipse Accumulator II IUL

Over time, policy charges can make or break accumulation performance. With [Eclipse Accumulator II Indexed Universal Life \(IUL\)](#), your clients can benefit from one of the most cost-efficient designs in the industry — so more of every premium dollar goes to work early, helping build lasting value.

Symetra

Introducing Symetra's Special Needs Underwriting Program

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.

[Symetra's Special Needs Underwriting Program](#) is designed to help clients get the coverage they need. With a forward-thinking approach, they'll work with you and your clients to help more families access financial freedom. [View the case study.](#)