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Bi-Weekly Newsletter



November 3, 2026

American National

Rethinking traditional retirement income planning

Retirement income planning is evolving, and many clients are looking beyond traditional strategies for added confidence. Discover annuity considerations that may help support changing income needs. [Discover more.](#)

Athene

Accelerate

[In this issue:](#)

- The financial professional's expanding role in caregiving conversations
- Introduce clients to the potential benefits of a Roth IRA
- Are you ready for the next generation of clients?
- The retirement gap is real — here's how women can help close it on their own terms
- Why Gen X needs a retirement income plan built for longevity

Banner Life / William Penn

New lower rates now available for OPTerm

Effective October 14th, Banner lowered their OPTerm rates - again! With lower rates, even more clients can find competitive coverage - whether they need protection for 10 years or 40. [See the administrative guidelines.](#)

Genworth Financial

Genworth's Life Policy Conversion – [Get details.](#)

Illinois Mutual

Increased DI Non-Medical Limits

Important updates have been made to help you better serve clients who need higher levels of disability income insurance (DI) coverage.

What's new:

- Updated non-medical limits by age:
 - Ages 18–50: up to \$8,000 total monthly benefit without medicals
 - Ages 51–60: up to \$6,000 total monthly benefit without medicals
- Applies to new DI105 and BE105 applications

[See the flyer.](#)

4 proven selling concepts to sell DI

At first, disability income insurance (DI) can be difficult for some people to grasp. Clients often think it won't ever happen to them.

Take a look at [these four approaches](#) you can take to explain the need for DI.

Lincoln Financial Group

When does a flat market = a positive return?

For clients looking for more predictable growth, the 1 Year S&P 500 Performance Triggered account may be a good option with a Lincoln fixed indexed annuity.

The power behind the strategy is its simplicity — when the S&P 500 Index is flat or positive after a one-year term, the account is credited a specified rate. And if it's negative, clients have 100% downside protection. Consider that when you look at the S&P 500 Index over the past 20 years — with positive returns 79% of the time!

[View the flyer.](#)

Lincoln Leader for Life Solutions

[In this issue:](#)

- NEW pricing improvement: LifeElements & TermAccel
- Chronic Illness Rider now available on WealthProtector IUL in CA
- New IUL post-issue policy management tools
- IUL post-issue policy management tools
- 2026 Life insurance year end guidelines

MassMutual

Introducing new UL Guard in CA

[UL Guard](#) is now available in California. Learn about this guaranteed universal life solution, offering:

- A no-lapse guaranteed death benefit
- Competitive short-pay premium payments
- Living benefits to help protect against unexpected life events
- A solution for tax-advantaged estate planning strategies

Express Newsletters

[In this issue:](#)

- A Season of Opportunity
- Living Promise: The Easy Choice for Final Expense Protection
- MOMENTUM is Live

- Hospital Indemnity Made Simple
- Add More Value to Every Sale

[In this issue:](#)

- Expanding Medicare Coverage Conversations
- In Case You Missed It: October Webinar Recap
- LTC Awareness Month Starts Next Week!

- Reminder: Where to Submit New LTC Applications
- New Critical Advantage Sales Opportunities
- Annuities Aren't Meant to Be Forgotten

Nationwide

CareMatters 100% International LTC Benefits

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 move ensures clients will receive the full benefit of their CareMatters policy regardless of their location.

For more information on qualification and recertification for international LTC benefits, see the [Guide to international LTC claims](#).

Nationwide is currently in the process of filing the International Claims Endorsement for LTC Benefits that removes the international exclusion from policies. Once approved, the endorsement will be included in policy contracts going forward and it will be added to in-force policies issued on or after January 1, 2026. If a client goes on claim before the endorsement is approved in their state, (including California and New York), Nationwide will still waive the exclusion and pay 100% of LTC benefits.

North American Annuity

Bring more flexibility to the Roth conversation

Looking for another way to start the tax diversification conversation with your clients?

A Roth conversion doesn't always mean converting everything at once.

With North American fixed index annuities, eligible clients may have the flexibility to use full or partial Roth conversions, including the ability to convert over time.

[This quick agent video](#) can help you get more familiar with the strategy and how it works.

OneAmerica

A New Alternative for Declined Cases

If an applicant is declined for Asset Care or Annuity Care but can answer "no" to the 4 applicable Annuity Care knockout questions, they may now be offered a base-only Annuity Care solution as an alternative. This gives you another potential path forward when a client does not qualify for the solution originally requested.

The takeaway: A decline may not be the end of the conversation. Take another look at recent cases that could benefit from this alternative.

Asset Care Enhancements: More Flexibility, More Opportunity

Recent Asset Care enhancements expand the ways the solution can support client planning, including:

- A new 3-year Acceleration of Benefits option
 - Use when adding inflation, or wanting cash values and death benefits to be higher
- Additional limited-pay funding options, including 5-year and 20-year durations
 - 5-year for Inherited IRAs past 2 years of distributions
 - 20-pay for spreading out the 1099's over a greater period
 - Qualified asset funding for certain inherited IRA clients age 35 and older through a 10-pay design

The takeaway: These updates create more flexibility for retirement-focused clients and families looking to reposition existing qualified assets for long-term care protection.

Pacific Life - Lynchburg

Field News Monthly

In this issue:

- Business Planning Resources
- Life Insurance for the Blended Family
- Is It Time for a Life Insurance Checkup?
- Using Life Insurance to Support Charitable Goals

Protective Life

4 resources to build confidence in wealth transfer conversations

Every wealth transfer conversation creates an opportunity to explore broader planning topics, including estate planning, tax strategy and retirement.

Help expand your planning expertise and strengthen relationships across generations with these 4 resources:

- [Estate planning guide](#)
- [Tax efficient strategies](#)
- [Tax diversification guide](#)
- [Medicare and retirement insights](#)

In the Loop

In this issue:

- The new protective.com is here!
- Lifetime Assurance universal life Target Premium Increase
- Updated internal replacement commissions guidelines now available
- Give clients more opportunities to grow cash value on their terms

Prudential Financial

Life Essentials

In this issue:

- November 12 webinar: Meeting the Needs of High-Net-Worth Clients
- Expand Your Practice with Target Markets
- Finding the sweet spot between protection and performance
- More ways to get answers with Just Ask
- EssentialTerm Suite: Important planned enhancements for new business submission

Lower rates for OmniTrack Term!

SBLI has lowered OmniTrak Term rates for qualifying new and pending business!

Plus, expanded underwriting flexibility:

- Liberalized family history guidelines:
 - The age at which one or both parents' deaths from cardiovascular disease or familial cancer is considered for class guidelines was lowered from 65 to 60.
 - Family history requirements are now waived entirely for insureds age 60+
- Higher income replacement limits to meet more client needs.

[Learn more about OmniTrak.](#)

Symetra

Reward clients for healthy living with Symetra's GoodLife Rewards Program

If clients are committed to staying healthy and fit, shouldn't their hard work be rewarded? With [Symetra's GoodLife Rewards Program](#), clients can earn lower life insurance premiums for leading healthy lifestyles.

Available on our traditional permanent life insurance products, GoodLife Rewards credits are automatically applied during underwriting for several lifestyle and medical indicators attributable to good health and a longer life.

Earned credits could improve a client's underwriting class up to Preferred Non-Nicotine or offset up to three table ratings to score them lower premiums.

[See the FAQ's.](#)