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Bi-Weekly Newsletter



October 20, 2026

American National

Rate Constant Annuity - standing out from the crowd

In a crowded field of fixed indexed annuities, the American National [Rate Constant Annuity](#) offers stability, consistency, and performance potential. Take a closer look at what sets it apart and how it can help meet the evolving needs of today's clients.

Corebridge Financial (American General)

Consistent Underwriting Standards From Coast to Coast

Corebridge delivers a consistent underwriting experience across the country, including New York, helping make business easier to place and manage.

- See the [Field Underwriting Guide](#)
- Get [underwriting resources](#)

New IUL case studies and ready-to-use talking points

The new [Max Accumulator+ III Sales Playbook](#) brings the product to life with real life case studies, ready to use talking points – and a closer look at its newest section that shows how the optional Income for Life Rider flexes around the needs of 3 different client types. [See more IUL resources.](#)

Genworth Financial

NEW Coverage Review Letters with Benefit Options for PCS II and Choice I Policyholders
[Read the bulletin for MD.](#)

New 1% Compound Benefit Increase Option available to eligible Choice I Policyholders
[Read the update.](#)

Illinois Mutual

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. [Learn more.](#)

John Hancock

Planning opportunities: Helping clients shape their legacy

Conversations with clients about wealth transfer, family businesses, and multigenerational planning continue to create meaningful opportunities. Not every heir has the same interests and goals, and not every family legacy is built the same way.

This month, John Hancock is featuring [dynasty trust](#) and [estate equalization](#) resources. Explore these important planning concepts and how they can help clients address complex family dynamics and legacy goals. Learn how life insurance can support liquidity needs, multigenerational planning objectives, and conversations focused on preserving both wealth and family legacy.

- [Dynasty trusts and life insurance](#) - client guide
- [Dynasty trust analysis](#)
- [Estate equalization](#) - client guide
- [Equalizing inheritance between heirs using life insurance](#)

LTC in-force rate action notifications to take place in late October – [Get details.](#)

Living Longer. Healthier. Better.

[In this issue:](#)

- Protect what matters most
- Introducing Protection SIUL 26
- Discover insights from the 2026 Longer. Healthier. Better. Symposium
- Savings for your clients on Oura Ring 5
- Resources to support your longevity conversations with clients

Lincoln Financial Group

The Fed Raised Rates. Now What?

[This client-approved chart](#) highlights a timely market question: What has historically happened after the Fed hikes rates following an extended pause?

Answer: While volatility has often followed the first Fed hike after a long pause, longer-term S&P 500 returns have historically improved, averaging +9.9% one year later.

For clients concerned about near-term uncertainty but hesitant to miss future market gains, this can be an important conversation starter.

[This client-approved OptiBlend S&P 500 Blended Strategy Flyer](#) highlights how a blended S&P 500 allocation approach delivered an 8.26% annualized return over the last 10 years while maintaining downside protection.

With the Fed's latest move already driving client conversations, now is an ideal time to review this material and discuss how OptiBlend FIA fits into today's environment.

Term Pricing Improvement

On October 12th, Lincoln LifeElements Level Term TermAccel were updated:

- Price decreases in targeted market segments, particularly for ages 45+ with face amounts of \$1 million to \$10 million in standard and preferred non-tobacco classes
- Strengthened monthly premium positioning in line with our annual premium competitiveness
- No premium increases

[See details.](#)

IUL post-issue policy management tools

Four tools. Four jobs. Each one puts the right insights at Financial Professionals' fingertips to make it easier to gain policy insights and have more timely client conversations. [See the tools!](#)

MassMutual

Redesigned policy change forms to simplify processing

- Download the new [Individual Owner Change Request](#) form
- Download the new [Beneficiary Change Request](#) form
- Download the new [Change Request](#) form

Mutual / United of Omaha

Express Newsletters

[In this issue:](#)

- LTC: Industry Recognition You Can Share With Clients
- LTC: Confidence, Made Easier. From Policy Issue to Claim.
- Heart Attack/Stroke Insurance Covers the Gap
- Mutual of Omaha Annuities are More Competitive Than Ever

[In this issue:](#)

- Mutual's next generation of underwriting now live!
- Leaving a Financial Legacy for Grandchildren
- Don't Miss Out On An Increased Med Supp Broker Bonus
- Build your business with tools and support designed for AEP success.

Nationwide

Stability through market shifts

Explore how the New Heights Select S&P 500 Distance Stabilizer Index compares to the S&P 500 and how its risk-management approach may help support more consistent outcomes across changing market conditions. [See the flyer.](#)

10 Social Security insights all workers should know

Help clients make smarter retirement decisions with 10 key Social Security insights, including benefit timing, taxation, survivor benefits, inflation protection, and funding realities, while highlighting why personalized claiming strategies and supplemental retirement income planning are essential. [See the flyer.](#)

A smarter plan default: introducing Dynamic Default

Dynamic Default reimagines plan defaults by automatically guiding participants from building retirement savings to generating lifetime income, helping financial professionals deliver greater value to plan sponsors and participants. [Learn more.](#)

New underwriting enhancements at your fingertips

Stay current on Nationwide's latest life insurance underwriting updates with the refreshed underwriting guide, featuring enhancements to Nationwide Intelligent Underwriting, medical requirements, underwriting programs, and more to help support client conversations and planning strategies. [Download the underwriting guide.](#)

North American Annuity

Finish the year strong

As clients look ahead to another year, one question can help start the conversation: do they have an income strategy designed to last as long as retirement does?

With Income Pay Pro fixed index annuity (FIA), you can help clients turn retirement savings into guaranteed lifetime income, backed by the financial strength of A+ rated North American.

And with competitive Lifetime Payment Percentages (LPPs), there's even more reason to take another look.

[Run an income quote now.](#)

OneAmerica

How to discuss LTC as an asset protection strategy

Talking about long-term care can feel daunting, but it's one of the most important conversations you can have with your clients. [Click here](#) for three ways to open the discussion with clarity and confidence. Then provide this resource that can be shared with clients as they begin discussing long-term care with their families: [Extending LTC Conversation Family Members Brochure](#). Be sure to also visit the [Asset Based LTC page](#) for more.

Pacific Life - Lynchburg

PL Promise Term: More than its new competitive pricing

In addition to its recent new pricing - with top-2 rates in 99% of preferred and standard non-tobacco risk class combinations - PL Promise Term offers:

- **Streamlined underwriting:** Three pathways, with up to \$3 million in coverage available without a medical exam.
- **Conversion flexibility:** Convert to PL Promise Conversion UL with no additional underwriting.
- **Digital convenience:** Online health history, eSignature, and policy eDelivery help save time.
- **A trusted carrier:** Pacific Life brings nearly 160 years of strength and stability.

Take another look at PL Promise Term - and explore the updated resources below.

- [PL Promise Term Client Guide](#)
- [PL Promise Term Fact Sheet](#)
- [PL Promise Term Webpage](#)
- [Case Study: Key Person Life Insurance for Business Owners](#)
- [Case Study: Laddering Life Insurance](#)

Protective Life

Will relationships last beyond your client's wealth transfer?

Your biggest retention risk is waiting too long to engage with the next generation of clients.

Protective's new research outlines 4 practical ways to connect earlier and create continuity across generations.

[Read this white paper](#) to learn how to:

- Identify retention risks before they become relationship losses
- Start more effective wealth transfer conversations early
- Strengthen client continuity across generations

Prudential Financial

A second look could reveal a new opportunity

Help clients keep and update the protection they need. When reviewing existing life insurance coverage, you may encounter policies with significant cash value but outstanding loans that are weighing down long-term performance. [This new case study](#) shows how Prudential Protection IUL may help eligible clients in these situations:

- Potentially increase death benefit protection
- Benefit from lower loan interest charges
- Access modern policy features and living benefit options
- Help avoid potential taxation during a 1035 exchange by properly mirroring loans

Symetra

Symetra's Accelerated Underwriting Program – [Get complete details.](#)

Sales Flash

[In this issue:](#)

- Webinar replay: The HNWFN market – What's changing and what's next?
- Delight your clients with Symetra's Automatic Upgrade Program
- Coverage for families with special needs
- Chronic illnesses can drain more than your clients' health
- Let's work together to protect tomorrow, today
- People matter