



October 21, 2025

American National

Smart Start Accumulator Series

When it comes to long-term accumulation, how you start matters just as much as how you end.

With the Smart Start Accumulator Series, clients can benefit from two powerful features from day one – the Best Entry Window and an optional Premium Enhancement* – which work in tandem to create a multiplier effect that can significantly impact long-term outcomes.

[See these innovative features in action.](#)

Palladium MYG Annuities

- See the [list of allowable owners](#)
- Use this [Park Your Money Here](#) pre-approved client ad

Rate Certainty Annuity - the closest an index annuity will look like a MYGA

[Learn more](#) about Rate Certainty Annuity. Share the [pre-approved client ad](#).

Annuity Watch

In [this issue](#):

- SEP IRA Webinar – October 21st
- Fast-Track to Compounding Potential
- Uncover Client Needs with Ease
- Exclusive Smart Start Accumulator Indices

Assurity

Assurity Whole Life - Worth A Look

Assurity launched two new Whole Life offerings, Protect+ (high death benefit and affordable, one of the best priced in the market and competing with GUL's in price) and Perform+ (more cash value accumulation). [See product details.](#)

Here are some areas where they've seen success:

- **Children's Whole Life**
 - Grandparents can be owners and payors up to \$100,000 in coverage
 - Down to \$10,000 in face
 - Only three health questions on the application – these are routinely being instantly approved.
- **Older Ages/Low Face Amounts**
 - We can go up to \$100,000 for ages 66-85 on an accelerated underwriting basis (no examinations)
- **Affordability of Protect+ in High Face Amounts**
 - Protect+ continues to be extremely competitive amongst other participating Whole Life plans on the market.

Next time you run across a scenario for Whole Life (or even GUL), give Assurity's two new products a shot!

Corebridge Financial (American General)

Helping clients access policy cash value sooner

Turn early access to policy cash value into an opportunity with [Value+ Protector IUL's Protected Premium rider](#). Learn how this IUL rider provides a guaranteed amount of cash value in years 2-5.

This rider is ideal for clients who are:

- Focused on cash accumulation
- Small business owners desiring liquidity
- Interested in 1035 exchange, single pay, and short pay scenarios
- Needing liquidity in case of unexpected expenses

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. [Download the flyer.](#)

John Hancock

Supporting student success – [See the 2025 Life Lessons Scholarship winners.](#)

Introducing the NEW Accumulation Survivorship IUL: Empowering growth. Securing legacies.

See the [producer guide](#) for full details.

Advanced Markets News

In [this issue](#):

- Planning with purpose: Insights that matter
- Central Intelligence
- Tax law changes, estate planning resources & LTC insights
- Unlock the Advanced Markets advantage with exclusive tools

Lincoln Financial Group

Weekly Market Intel - [See the latest insights.](#)

Cash Value Life Insurance: Your Client's Secret Weapon

Help clients plan ahead for moments that matter with cash value life insurance. Discover the key benefits of performance-driven protection, which may help with boosting retirement income, minimizing taxes and creating a flexible safety net.

[See the value.](#)

MassMutual

MassExpress accelerated underwriting program expanding to \$3M in coverage with no labs or exams

[Get details.](#)

New competitive DI Business Overhead Expense insurance product

MassMutual's reimagined disability [Business Overhead Expense \(BOE\) insurance product](#) offers a combination of feature-rich protection, flexibility and competitive pricing to help small business owners preserve the value of their business and promote employee loyalty.

BOE is one of their premier individual disability insurance (DI) products that helps business owners keep the lights on and ensure continuity of their business if they become too sick or hurt to work for an extended period.

It's also designed to help financial professionals open doors and deliver value in a whole new way. [Watch the video introduction.](#)

Mutual / United of Omaha

Express Newsletters

In [this issue](#):

- Updated HIPAA Form for FUW Life Applications
- Start Every LTC Conversation with What Matters Most: Your Client
- Riders and Customization: Inflation Protection, Shared Care, and Return of Premium
- Boost Your Clients' Protection: Real Wins with Enhanced Coverage
- Let's Talk About Our Underwriting Guidelines
- A Smarter FIA, Backed by Unshakable Strength

In [this issue](#):

- A Low-Cost Policy Offering High Value
- Whole Life Protection, Made Simple
- Short videos to uncover new LTC opportunities and deepen client engagement
- Bridging the Cost Gap: Why Long-Term Care Belongs in Every Client Conversation
- New HIPAA Authorization Form for Critical Advantage
- How to Talk About Critical Illness Coverage - With Confidence and Compassion
- Boost Your Clients' Protection: Real Wins with Enhanced Coverage

North American Annuity

Help your clients avoid common financial pitfalls

[Watch this webinar replay](#) that breaks down the habits that lead to financial wellness, giving you actionable insights to support better client conversations and planning.

Expand your reach with Spanish-language resources

Connect with your Spanish-speaking clients and prospects by sharing North American's most popular, [consumer-friendly materials](#).

OneAmerica

Flex for Asset Care is now available in more than 35 states on all business submitted electronically

Simply submit the eApp, and they'll take care of the rest — including ordering all underwriting requirements.

Visit the [Flex Resource Page](#).

Care Solutions News

In [this issue](#):

- Asset Care offers Caregiver Consultant benefit to empower informal caregivers
- Flex: Faster, smarter and simpler underwriting is coming
- Proxy-delivery receipt: Why it matters
- Unlock tax-free protection with base Annuity Care

Pacific Life - Lynchburg

Field News Monthly

In [this issue](#):

- Building a Bridge to Multigenerational Wealth
- Securing an Affordable Final Expense Coverage
- Your Go-To for Practice Management Resources
- A Friendlier Way to Do Business

Protective Life

Term life can go beyond today's needs

Protective Classic Choice term offers future flexibility. Clients can convert to a permanent solution and get chronic illness protection — no additional underwriting or exams required — with the Conversion Choice rider with ExtendCare. [See how](#) one client's short-term need turned into a long-term opportunity, despite future health concerns.

Prudential Financial

October Sales idea:

Understanding the Life Insurance Market

Educating clients about life insurance has never been more important. LIMRA research shows many consumers don't understand it or assume it's too costly. By knowing your clients' unique needs, you can offer flexible solutions to help them protect loved ones, build wealth, and prepare for life's unexpected challenges. [Get resources for this sales strategy](#).

New cap and participation rates for Momentum IUL – [Get details](#).

Accelerated Underwriting Program - underwrite your permanent business at full throttle

Here's how it works

- Just submit completed Part I and Part II applications and a HIPAA consent form, and we'll take care of the rest. No exam, APS or tele-interview is needed!
- Clients ages 18 to 50 can get up to \$3 million in coverage, and clients ages 51 to 60 can get up to \$2 million in coverage, if they receive a Standard rate class or better.

Symetra offers three potential paths to coverage:

- Accelerated Underwriting Express (fastest)
- Accelerated Underwriting (fast)
- Full underwriting (standard)

[Get complete details.](#)

Western & Southern Financial (Integrity Life)

Changes to Indextra FIA – [Get details!](#)