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Bi-Weekly Newsletter



October 6, 2026

American National

Annuity Watch

In this issue:

- All-American 7-year product lineup
- New suitability process coming soon
- Quick illustrations coming soon!
- Deconstructing the sandwich generation
- Qualifying for 2027 Partner Conference

Athene

New fixed and FIA apps, product updates and more – [Read the bulletin.](#)

Banner Life / William Penn

Lower rates for OPTerm

Banner dropped rates on OPTerm on September 22nd. So, whether your client needs 10 years of coverage or 40, they'll be there for them and for you. It's not about the numbers, but you can expect to see them at the top of the rankings about 88% of the time.

Corebridge Financial (American General)

Help clients see final expense as the first step in a bigger financial plan

60% of Americans aren't talking about end-of-life expenses. Life Insurance Awareness Month (LIAM) is the ideal moment to start meaningful final expense conversations with your clients — and to position that protection as the foundation of their broader financial plan, not a stand-alone purchase.

[Explore this suite of materials](#) to help clients build a complete plan. [Get resources](#) to build life insurance awareness.

Your Gen X clients need to prepare for what's next: help them with Life Insurance

Gen X entered the workforce just as employers were phasing out pensions in favor of 401(k)s – shifting the burden of building lifetime income onto them.

Today, 89% say securing income they can't outlive is a top priority. Many haven't considered that certain life insurance policies can do double duty: protection today, and a source of guaranteed income later.

Explore the [Gen X toolkit](#) and put these [strategies](#) to work with your clients.

Genworth Financial

New Coverage Review Letters with Benefit Options for PCS II and Choice I Policyholders:

- IA, NM, and OH – [Read the bulletin.](#)
- NE & PA - [Read the notice.](#)

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

John Hancock

One IUL platform. Three powerful solutions.

Whether clients prioritize protection, accumulation, or legacy planning, John Hancock's enhanced IUL portfolio gives you the flexibility to tailor solutions for a wide range of needs.

- **Protection IUL:** Unlock real-world value and flexibility with industry-leading premiums, strong guarantees, and competitive performance potential.
- **Accumulation IUL:** Help clients maximize cash value growth with flexible accumulation options, income-planning capabilities, and robust indexed account opportunities.
- **Protection Survivorship IUL:** Deliver a smarter survivorship solution with competitive premiums and stronger guarantees to help address estate planning needs.

[Explore the portfolio.](#)

Underwriting enhancements to deliver more non-invasive decisions to clients

John Hancock is expanding the use of available medical records and electronic health data to help arrive at non-invasive decisions on more cases. Specific exams and labs will only be requested when they add meaningful value. [Get details.](#)

Key highlights:

- Issue ages 18-70
- All face amounts*, products and submission types (formal and informal)
- Fewer requirements, with a focus on the evidence that truly matters

Lincoln Financial Group

Do either of these clients sound familiar?

- Sam wanted permission to spend without worrying about his legacy.
- Joe needed guaranteed lifetime income, but also wanted his wife protected if his time was cut short.

Two different priorities, but both got what they needed using the exact same Lincoln FIA strategy. [See Sam and Joe's full story.](#)

A conversation starter toolkit for Life

- Binge [these podcast](#) to turn conversations into outcomes this LIAM
- Create conversations for Life - The [Create Your Awareness \(CYA\) campaign](#) has turnkey emails and social posts for each week in September, allowing you to easily plug and play and ready to pair compelling stats with customizable features.
- Pricing improvements for Term - See how you can fit Term into your clients' lives, including business owners through key person coverage. [See the case study.](#)

MassMutual

New Whole Life solutions

With Whole Life Guard 10 Pay and Whole Life 95 added to our whole life portfolio, MassMutual has expanded the solutions available to help meet clients' evolving protection, accumulation, and legacy planning needs at every stage of life.

- View the [launch call presentation](#)
- View the [products at-a-glance](#)
- See the [Whole Life portfolio](#)

Year-end Life and DI New Business & Underwriting – [See the key dates.](#)

Year-end Life Reissue, Conversion & Insurability Option – [See the key dates.](#)

Mutual / United of Omaha

The Closing Concept:

Simple Solutions for a Young Family's Biggest Concerns

What happens when clients are worried about both an unexpected death and the financial impact of a serious illness?

[Read how](#) one producer uncovered those concerns and delivered a flexible strategy designed to provide protection from multiple angles.

Express Newsletters

[In this issue:](#)

- A Closer Look at Mutual of Omaha's Dental Network
- Help Clients See the Value of Hospital Indemnity
- Strengthening Medicare Coverage Through Smart Pairings
- Med Supp Rate Adjustments
- Help Clients Plan Ahead: Use Mutual of Omaha's Cost-of-Care Calculator
- How Care Coordination Eases the Burden of Long-Term Care
- A Complement, Not a Competitor: How Critical Advantage Enhances Existing Coverage
- Help Clients Create Future Income

[In this issue:](#)

- Turn AEP Conversations Toward Medicare Supplement
- Underwriting Insights to Help You Prepare for AEP
- Texas Medicare Supplement Underwriting Change
- Med Supp Rate Adjustments
- LTC Underwriting Updates to Know
- In-force LTCi Rate Adjustments Effective December 1
- Which Clients Should Consider Critical Illness Coverage?
- New One-Stop-Shop For Mutual of Omaha Annuities

Nationwide

Your simple guide to talking life insurance with clients

During this Life Insurance Awareness month, raise your clients' awareness of the importance of life insurance and its death benefit protection for their loved ones. Help them plan for certain needs that may be on the horizon, like:

- Supplemental retirement income
- Long-term care
- Providing for a child's higher education
- Paying off a mortgage

Help clients realize the true benefits of life insurance by sharing the helpful resources included in our free guide. [Get the guide.](#)

CareMatters Annuity launching in New Jersey

Effective October 12, 2026, CareMatters Annuity will launch in New Jersey.

CareMatters Annuity – Nationwide's latest cash indemnity long-term care (LTC) solution – is already active in Compact states and includes the following features:

- Simple application with just 6 underwriting questions
- LTC benefit is triple or double contract value
- Interest rate guaranteed for life of contract
- Joint coverage option to help protect 2 lives

[Review the Product Highlights.](#)

OneAmerica

New Asset Care Enhancements: More flexibility. More opportunities. More ways to help clients.
[Get details.](#)

Pacific Life - Lynchburg

Promise Term Life Insurance Product Reprice

Pacific Life updated pricing for Pacific Life Promise Term, its level premium term life insurance product. Designed to provide affordable death benefit protection, PL Promise Term offers flexible coverage solutions for individuals and business owners seeking temporary life insurance protection. The updated pricing is intended to enhance competitiveness and improve rate alignment across all term periods, underwriting classes, genders, and issue ages.

[Refer to this bulletin](#) for additional details, including target market opportunities, key competitive advantages, and applicable transition guidelines.

Protective Life

How to meet the challenges of generational wealth transfer

49% of inheritors say an inheritance could lead to family conflict. Understand where relationships face the most strain during wealth transfer to create stronger connections with clients and their families. [In this new white paper](#), you'll discover:

- Actions to strengthen client and family relationships
- Ways to engage spouses, partners and heirs earlier in the planning process
- Insights to help improve continuity across generations
- Opportunities to grow deeper, lasting client connections

In the Loop

In this issue:

- Don't miss out on our term life incentive
- New pricing and enhancements for Protective Classic Choice term
- Expanded accelerated underwriting for term business

Prudential Financial

Your IUL toolkit just got an upgrade

Use Prudential's [interactive experience](#) to navigate by planning objective and pull everything you need without leaving the page.

- Accumulation focus → Momentum IUL
- Protection-first → Protection IUL
- Estate and legacy → Survivorship Index UL

Securian Financial

A simpler 1035 Exchange process – [Get details.](#)

What happens when the guarantee ends at 90?

Your client may live past 90. What about the guarantee?

For preferred non-tobacco insureds age 65, 52% of men and 66% of women reach age 90.1 And many live beyond it.

But when a guarantee ends, later years may become more dependent on nonguaranteed policy performance or additional funding, when options may be more limited.

Age 90 may not be the finish line. Should the guarantee be?

[See why](#) a guarantee to age 100 deserves a closer look for many permanent protection needs.

Symetra

Get automatic upgrades of up to three rate classes on qualifying cases

Now through year-end, qualifying Symetra indexed universal life cases can receive an automatic upgrade of up to three rate classes, so you can put more competitive offers on the table from the start. [Get details.](#)