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September 22, 2026

Corebridge Financial (American General)

Help clients turn a lifetime of savings into lasting retirement income

As your clients build their nest egg, they need smart products that offer flexibility. In addition to death benefit protection for loved ones, our accumulation IUL, [Max Accumulation+](#) provides Multiple options to maximize cash value growth with tax free access while living.

[Decumulation strategies](#) are just as important as strong when it is time to retire.

[Access more materials](#) to add to your Life Insurance Awareness toolbox to help clients move from saving for retirement to creating lasting income.

Genworth Financial

In-Force Rate Action Announcements

- [Connecticut: Choice I](#)
- [Washington: Privileged Choice & Classic Select](#)
- [Washington: Privileged Choice Flex](#)
- [Washington: PCS I, PCS II, Choice I](#)

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

- AL, CT, ALGT (MA, NJ) – [Read the bulletin.](#)
- NC, RI, and MT- [Read the bulletin.](#)

Illinois Mutual

Disability insurance built for tradespeople

Your clients in skilled trades—like barbers, mechanics, dental assistants and HVAC techs—depend on their physical health to do their jobs. A disabling illness or injury could put their income and financial future at risk.

With Illinois Mutual's disability income insurance (DI) solutions, you can offer protection that:

- Replaces part of your client's paycheck when they can't work.
- Could help cover everyday costs like mortgage, loans and groceries.

Help educate your clients with these flyers:

- DI for [Barbers and Hair Stylists](#)
- DI for [Dental Hygienists and Assistants](#)
- DI for [Mechanics](#)
- DI for [Plumbers and HVAC Technicians](#)
- DI for [Roofers and Carpet Installers](#)

John Hancock

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

New SimpleLock Capped Indexed Account: Locks in gains when the cap is hit

Introducing the [SimpleLock Capped Indexed Account](#) - a new indexed account option that automatically locks in gains the day the cap is reached, helping protect credited performance instead of leaving it dependent on the index value at segment end. Available on John Hancock's leading single-life and survivorship IUL products: Accumulation IUL 26, Protection IUL 26 and Protection Survivorship IUL 26.

Lincoln Financial Group

Roth conversions, simplified!

With tax rates near historic lows, many clients have a window of opportunity right now. But the process for Roth conversions can be ... a lot. Not with Lincoln FIAs. [This 3-minute video](#) explains how they handle it: one application, two contracts, and full flexibility to convert over multiple years without opening new contracts each time. [Share the client flyer.](#)

Don't let the family outcome fall short

When we use a lifetime income rider on an FIA, the goal is simple: shift longevity risk off the client's shoulders and create guaranteed income they can't outlive. That works extremely well... if the client lives a long life.

But retirement doesn't follow a single path:

- A 65-year-old couple has a 74% chance at least one lives to age 90
Source: American Academy of Actuaries.
- Yet not every client will reach those averages.

The gap:

If a client passes away early, beneficiaries often receive only the remaining account value - often just what's left of the client's own money. That's not maximizing the family outcome.

The Solution: [OptiBlend Income](#) + [Estate Lock](#)

- ProtectedPay Lifetime Income Rider → protects against living too long
- Estate Lock Death Benefit → protects against passing too soon
With Estate Lock: Beneficiaries receive the full premium back (if account value > 0)

Opportunities for growth in flat markets, designed for more upside in strong markets. Lincoln FIAs make it possible to do both. [Explore the strategy.](#)

Lincoln Leader for Life Solutions

[In this issue:](#)

- September is Life Insurance Awareness Month
- New email verification process coming for Life Insurance and Annuity customers
- Access your correspondence online
- Lincoln Financial to work with policy owners impacted by catastrophic flooding in Indiana
- Lincoln introduces LTC Pre-Check
- 2026 Life insurance year end guidelines

MassMutual

Introducing Whole Life Guard 10 Pay & Whole Life 95

MassMutual's Whole Life portfolio is evolving to meet a wider set of client needs. Their new [Whole Life Guard 10 Pay](#) and [Whole Life 95](#) solutions provide guaranteed death benefit protection and gives more ways to match a whole life product design to meet a client's objectives. [Get more resources!](#) *With this launch, please note their Whole Life 12 Pay will no longer be offered for newly issued policies.*

A simple way to introduce life coverage

While each client's financial goals are unique, their journey follows a familiar pattern of evolving needs — one that calls for protection strategies that can adapt, grow, and support what matters most at every stage of life.

This is the foundation of MassMutual's new [Client Life Cycle framework](#), designed to help you align the right Life and Disability Income solutions to where each client is today — and where they're headed next — through more personalized, needs based conversations.

Mutual / United of Omaha

The Closing Concept:

When Life Changes, Protection Matters

Many people know they need life insurance but find it easy to put off, at least until life creates a reason to act. In this Closing Concept, see how a conversation that began with final expenses uncovered a broader protection need and led to a Living Promise® whole life insurance policy sale.

[This case](#) offers practical insights into recognizing buying signals, uncovering client motivations and positioning solutions when the need for protection suddenly becomes real.

Express

[In this issue:](#)

- Enhanced Email Onboarding Journey for New TLE Policyholders
- Reminder: Trial Application Submission Requirements
- Happy Life Insurance Awareness Month!
- Earn More With Med Supp Broker Bonus
- Grow with Critical Advantage
- Top 10 LTC Considerations
- LTC: The Advantage of a Cash Benefit

Express

[In this issue:](#)

- Living Benefit Riders for TLE: Now Available in CA
- Turn Tough Cases Into Opportunity – and don't forget your 10% Commission Bonus!
- Executive Bonus Planning Made Simple
- Minimizing Potential Underwriting Delays During AEP
- Med Supp Rate Adjustments
- We'll Be Here to Pay Your Claims
- Cancer Insurance That Fits Your Client's Budget
- Changing How Clients View Annuities
- Updated SPA Support & Training

Nationwide

Help clients navigate uncertainty with confidence

Economic uncertainty is prompting investors to take a more proactive approach to retirement planning, creating opportunities for you to deliver guidance and guaranteed income strategies that help clients address market risks and build greater confidence in their financial futures. [Explore more.](#)

Overcoming customer objections to life insurance

Equip clients to confidently address common life insurance objections by reframing concerns about need, affordability, workplace coverage, and competing priorities, while emphasizing protection, flexibility, portability, and the value of a personalized insurance review. [View the flyer.](#)

Deferred Protection Annuity (DPA 2.0) and Fixed Indexed Annuity (FIA): A side-by-side comparison

Check out a [concise comparison](#) of DPA 2.0 and FIA solutions, highlighting key features and differences to help you identify client needs and position appropriate retirement income strategies.

Why LTC conversations matter more than ever

Long-term care (LTC) awareness is rising, but preparation remains low, creating a significant opportunity for you to help clients address coverage misconceptions, plan for future care costs, support aging-in-place goals, and strengthen client relationships through proactive LTC planning. [Read the blog.](#)

North American Annuity

A partial Roth conversion strategy

For clients considering a Roth conversion, this strategy can help spread taxes over multiple years while creating tax-free, guaranteed lifetime income potential. [View the strategy flyer.](#)

Insider

[In this issue:](#)

- Our highest premium bonus ever
- Podcast: Explore the AI developments reshaping financial services
- Protecting retirement savings during an unstable market
- The ABCs of RMDs
- Support women throughout retirement
- Create your custom Financial Home Makeover assessment link

OneAmerica

How you can stand out when discussing LTC

Clients have more long-term care options than ever, but none offer the combination of flexibility, leverage and lifetime protection that Asset Care can provide. When you highlight how our design works, your clients can quickly see how our solutions are different. Here are three ways to highlight the value:

- **Think of it as a high-deductible catastrophic insurance**
Affluent clients often prefer high deductibles because they can handle smaller financial risks themselves. Asset Care mirrors that logic. The base life insurance policy acts as the deductible. The lifetime COB rider can protect against catastrophic long-term care events.
- **Asset Care covers the extremes and everything in between**
Asset Care supports clients who never need care through the leveraged death benefit. It can also support clients who need 20 or more years of care through the lifetime continuation of benefits (COB) rider. Zero days or 20 years, Asset Care covers the full spectrum.
- **Asset Care offers flexible benefit options**
Clients can choose cash indemnity or reimbursement, and they can switch between the two as their needs change. This flexibility is especially valuable when care transitions from informal to formal settings.

Asset Care is not just another long-term care protection option. It aligns with how clients already think about protecting their wealth.

[Share this guide](#) with clients as they begin navigating long-term care decisions with their families.

Protective Life

New Term Incentive

From September 8 to October 30, 2026, Protective Classic Choice term is your way to more rewards and more protection for clients. Earn up to \$500 and be entered into a drawing for one of 3 \$1000 gift cards. [Get complete details on UUI's Incentives Page.](#)

Prudential Financial

Life Insurance Awareness Month

September is the ideal time to show clients how to put life insurance to work to help address retirement income needs, chronic illness costs, and other needs beyond protection. Visit Prudential's [LIAM page](#).

Life Essentials

[In this issue:](#)

- Life Insurance Awareness Month
- Explore Prudential's purpose-built Indexed UL Suite
- A Blueprint to success - See what's possible
- Protection IUL available for sale in MD, MS and WA
- PruLife Founders Plus Indexed UL will be discontinued in MD, MS and WA
- EssentialTerm Suite: Important planned enhancements for new business submission
- New form versions in Maryland, Mississippi and Washington, effective 9/14/2026
- Webinar replays