

Weekly News

July 9, 2025

American National

Smart Start Accumulator – essential marketing materials

- [Agent Brochure](#) - Equip yourself with a comprehensive product overview and persuasive selling points to effectively present the Smart Start Accumulator Series to clients.
- [Client Brochure](#) - Provide clients with a clear and engaging explanation of the Smart Start Accumulator Series, highlighting its benefits and unique features.
- [Portfolio Allocation By Strategy Flyer](#) - Access a visual breakdown of the allocation percentages across the various crediting strategies—giving you a clear, concise view of where your clients' funds are positioned.
- [Explore Our Indices Brochure](#) - Gain detailed knowledge about the indices used to calculate the accumulation value for the Smart Start Accumulator Series, ensuring you can confidently address client inquiries.
- [FAQ Sheet](#) - Be prepared to answer common questions about the Smart Start Accumulator Series, enhancing your ability to support and educate your clients.
- [Highlight Card](#) - Use this quick-reference card to summarize key features and benefits of the Smart Start Accumulator Series, making it easier to communicate its value to clients.



In [this issue](#) of **Annuity Watch**:

Rate Certainty Annuity offers a streamlined approach to growth potential, built around a single, powerful market index
New Indices in the Smart Start Accumulator Series
AN Strategy Index 7 - Fast-Track to Compounding Potential

Corebridge Financial (American General)

Help clients personalize their Life Insurance coverage with built-in & optional riders

With [Value+ Protector III \(VPP\) IUL](#), clients receive cost efficient death benefit protection – plus the opportunity to customized their policy with a variety of rider options that offer additional value.

Automatically Included Riders (no additional cost):

- Return of Premium option called the Enhanced Surrender Value Rider
- Terminal Illness Accelerated Benefit Rider
- Dollar Cost Averaging (DCA) Rider, and more

Optional Riders (available for an additional cost):

- Chronic Illness – Accelerated Access Solution (Chronic Illness) provides multiple benefit payment options
- Protected Premium Rider
- Select Income Rider, and many more

Fixed Annuities – [See the rates](#) effective July 1st.

John Hancock

New lower term rates

John Hancock has [new, competitive pricing](#) for both Protection Term and Vitality Term. For clients between the ages 35-60 and face amounts under \$2 million, you can now offer an average premium decrease of approximately 13% — with some cases up to 40%. In addition to reduced rates, these policies include generous conversion windows with access to their top-tier permanent portfolio.

Vitality Term — celebrating 10 years of success

Use this milestone to introduce your clients to John Hancock's improved [Vitality Term](#).

- Premium savings: Clients can save by engaging in healthy activities.
- Health and wellness support: Clients access exclusive rewards and personalized health goals.
- Proven success: Leverages a decade of helping clients live longer, healthier lives.

Emerging health trends

In this episode of [Hancock Talks](#), John Hancock's medical director shares perspectives on emerging health trends.

Lincoln Financial Group

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

Lincoln has solutions for your clients with chronic hepatitis C

In this "[Ask the Doctor](#)" audio series, Lincoln's Chief Medical Director addresses the health concerns that increase with an HCV infection and reveals how it impacts your clients' insurance options.

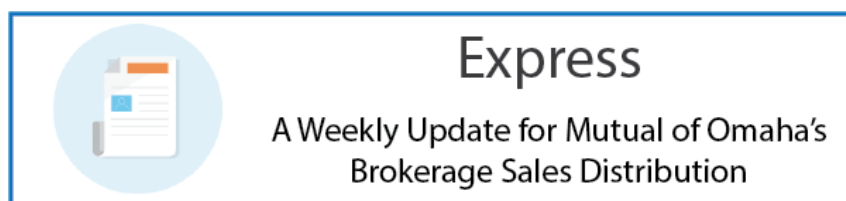
MassMutual

New Life Marketing Hub

MassMutual's new [Life Insurance Marketing Hub](#) serves as a comprehensive resource for all your life insurance marketing needs. You'll find the following marketing assets right at your fingertips:

- Sales Concepts
- Success Stories
- Life Product Brochures
- Advanced Sales Strategies, and more

Mutual / United of Omaha



In [this issue](#) of **Express**:

- New Premium Payment Guide now available
- New Welcome Email for Living Promise WL customers
- Add a spark to your sales with the Guaranteed Refund Option (GRO) Rider
- Help clients organize their important information with the Living Promise Record Keeper
- Updated MutualCare Solutions Product & Underwriting Guides
- Stacked LTC Designs: A smart way to maximize coverage
- A Simple way to strengthen client protection – Critical Advantage
- Critical Advantage - pays when it's needed - and returns premiums if it's never used
- Some Deferred Annuity Interest rates are decreasing effective July 7, 2025

Protective Life

Protective's Term Incentive has been **EXTENDED to July 31st**! Get details on our [incentives page](#).

Securian Financial

Estate planning in 4 steps

Estate planning is a deeply personal process that is unique to each client. It's your client's last chapter, their last word, perhaps their legacy or the springboard for their family into a different lifestyle. It's also a key component to your client's overall financial strategy, and you can be your client's guide through this process. Follow [these steps](#) to create a thorough and well-rounded estate plan.

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Please note: UUI does not offer variable products.