

Weekly News

August 6, 2025

American National



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

- Start Smart, Earn Fast incentive
- Building a Brighter Future, Together
- Expand Your Reach with Spanish Marketing Materials

Corebridge Financial (American General)

Offer protection with a built-in exit strategy

The Protection IUL product Value+ Protector III includes a return of premium rider! The [Enhanced Value Return of Premium \(ROP\) Rider](#) offers flexibility clients will appreciate.

- Automatically included at no additional cost
- Two opportunities for clients to surrender their policy
- Return of up to 100% of premiums paid

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 Disability Income Insurance, you can help your clients protect more than just their paycheck—you can help protect their way of life.

Use these flyers to help educate your clients.

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

Integrity Life

RMDs required, but not desired?

Sometimes, IRA distributions are required — but not desired. Clients may prefer to defer the income – and the related tax burden. A Deferred Income Annuity bought as a Qualified Lifetime Annuity Contract (QLAC) can help. It defers payouts and taxes past RMD age, unlike any other qualified retirement strategy. [Get more facts on QLACs.](#)

Advisor Ideas – [Read the Q2 issue.](#)

Fixed annuities – [See the rates](#) effective August 1st.

John Hancock

Get more value from John Hancock's term products (including reduced rates)

See [5 ways](#) John Hancock term delivers more value.

See how fast and easy your next hybrid sale can be

A new John Hancock producer recently submitted his first [LifeCare](#) application, a 10-pay for a female in her mid-50s. The application was submitted on Wednesday, approved on Thursday and issued on Monday!

That amazing experience is not unusual. In many instances, we're seeing that clients in their 50s are typically getting a final approval in under a week!

What is continuous glucose monitoring and how can it help improve metabolic health?

[Listen to the podcast.](#)

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

Correction for July LTC update

The NewsLink summary page for July incorrectly stated that 2019 and 2022 rate increases would continue to be implemented for Union LTCI policyholders in Colorado, Nebraska, North Carolina and Virginia. Please note that those specific rate increases will impact John Hancock LTCI policyholders, not Union LTCI policyholders. We apologize for any confusion this error may have caused.

Lincoln Financial Group

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

MassMutual

UL Guard

[UL Guard](#) provides a competitive guaranteed universal life (GUL) solution with high target premiums and a no-lapse death benefit guarantee.



Express

A Weekly Update for Mutual of Omaha's
Brokerage Sales Distribution

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

- IULs can be a valuable tool for business owners
- Back-to-School Basics: Don't forget to protect their future
- NEW Sales Materials! LTC at any stage, start the conversation
- How LTC coverage helps Millennial & GenX families
- Peace of Mind: Protect your client's retirement
- Understanding Critical Advantage: Focused coverage for Heart Attack and Stroke
- Some Deferred Annuity Interest Rates are increasing August 4, 2025

Fixed Annuities – [See the rates](#) effective August 4th.

Securian Financial

New asthma guidelines streamline competitive underwriting – [Learn more.](#)

Enhanced premium payment flexibility for SecureCare clients

A Premium Deposit Account (PDA) Agreement is being added to the SecureCare product line on August 4, 2025. This optional agreement ushers in new payment flexibility and convenience for clients.

By adding the PDA to their existing SecureCare policy, clients can fund their multi-pay policy with a single lump-sum payment into the account, which will then automatically pay their remaining annual premiums. Plus, the amount deposited into the PDA will earn interest at a fixed rate, which means the amount clients need to deposit in the PDA will be less than their total remaining premiums. [Learn more.](#)

Symetra

Empower Her Future

[This new online resource](#) is dedicated to helping women navigate their financial journeys and boost their financial knowledge and confidence. Organized by life stage - "Finding your footing," "Balancing life and money," and "Rebuilding or retiring"- key features include:

- Tools and tips to help women assess their financial needs and plan for their goals.
- Educational articles covering a range of topics, including budgeting and saving, the importance of life insurance, choosing the right benefits at work, and retirement planning.
- Personal insights specific to the financial and professional challenges women often face.