

Weekly News

August 20, 2025

American National

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



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

- Fast-Track to Compounding Potential
- Start Strong Grow Smarter
- Watch, Download, Share
- Rate Certainty Annuity Available in Oregon
- Personalized Preapproved Ads Ready to Share with Clients

Athene



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

- 8 strategies to help Sandwich Generation clients
- Rethinking retirement: Confidence, income, and the clock
- A new retirement is taking shape
- How Gen X and Millennials are Overcoming Retirement Uncertainty
- How divorce can affect finances for those over age 50

Corebridge Financial (American General)

Help clients reduce risk of poor market timing

Have clients with large lump sums or 1035 exchanges? The [Dollar Cost Averaging Rider \(DCA\)](#), built into every [Value+ Protector III \(VPP\)](#) policy, gives them an optional strategy to help ease into the market – without the pressure of perfect timing.

- Built-in at no additional cost
- Policy holder must elect to use it
- Available for lump-sum and periodic premiums

Fixed Annuity Rates – [See the rates](#) effective August 18th.

Legal & General America (Banner and William Penn)

See how \$5M business cases got approved in under two weeks

Business cases don't need to be a headache. From buy-sell funding to key person coverage, Banner is making it easier to get these cases across the finish line with clarity, speed and consistency. See the case study's below:

- Case 1: [Key person coverage](#)
- Case 2: [Buy-sell agreement](#)

Lincoln Financial Group

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

OptiBlend Fixed Annuity rates – [See the rates](#) effective August 18th.

OptiBlend Advisory 5 fixed indexed annuity rates – [See the rates](#) effective August 18th.

MyGuarantee Plus Fixed Annuity rates – [See the rates](#) effective August 18th.



In [this issue](#) of the **Lincoln Leader for Fixed Annuities**:

- New Nasdaq Priva Index
- New Cap Lock Account
- OptiBlend fund update
- New OptiBlend and FlexAdvantage fund lineups
- Extended issue ages for OptiBlend Advisory 5 Annuities in Puerto Rico
- Market Intel Exchange
- Forms update
- Guarantee Minimum Rates September 2025
- New Paperless Options Available for Annuity Clients

Mutual / United of Omaha



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

- Help Younger Clients Understand the Need for an LTC Rider
- Underwriting Corner: Risk Assessment and Pre-Approval
- How to Use the LTC Cost of Care Calculator in Your Sales Process
- Overcoming the Top 5 Client Objections to LTCi
- The Critical Illness Coverage Opportunity in High-Deductible Health Plans
- Turning a "Health Insurance Covers That" Comment into a Critical Advantage Sale
- Take Advantage of the flexibility of Ultra Advantage FIA

Protective Life

Lower pricing and enhanced underwriting for Classic Choice Term

Protective has lowered prices for their Classic Choice term – again! Plus, they've enhanced their underwriting process to expedite policies under \$1 million, and improved the application process, ensuring a more streamlined experience for both agents and clients. [Read the transition rules.](#)

Symetra

Accumulator Ascent IUL and high-net-worth foreign nationals

For the same reasons [Symetra Accumulator Ascent IUL](#) is an attractive, tax-advantaged cash accumulation product for U.S. residents, it's equally attractive to high-net-worth foreign nationals (HNWFNs).

Since the program was introduced several years ago, wealthy foreign nationals from Latin America to Asia and beyond have chosen Accumulator Ascent IUL as part of their financial strategy. Reasons they've shared include:

- A flexible product design that can meet a wide variety of needs
- Death benefit protection now with the opportunity for supplemental income later
- Opportunities for index-type returns with downside protection
- A built-in currency inflation hedge
- Competitive [premium financing](#) terms

Symetra FIA: 10% Nasdaq Cap, Downside Protection

Did you know the [Nasdaq-100](#) has historically outperformed the S&P 500?

At Symetra, we offer Nasdaq-linked strategy on our Edge Elite Fixed Indexed Annuity - currently featuring a:

- 10% cap on \$100K+ premium
- No market downside risk
- No annual fees (unless an enhanced participation rate is selected)

Western & Southern Financial (Integrity Life)

Annuity Buyers May Have Lower Incomes Than You Think

A recent Gallup survey found that annuity owner median income in 2022 was \$79,000. Don't let lower incomes deter you from helping retirement-minded prospects in today's world. Here are easy-to-watch client videos to support your discussions.

- [Retirement Shopping](#) video
- [Fueling Your Future](#) video

Indextra rates – [See the rates](#) effective August 15. (See the [New York rates](#).)

JourneyMark rates – [See the rates](#) effective August 15th.