

Weekly News

October 15, 2025

American National

Smart Start Accumulator Series

When it comes to long-term accumulation, how you start matters just as much as how you end.

With the Smart Start Accumulator Series, clients can benefit from two powerful features from day one – the Best Entry Window and an optional Premium Enhancement* – which work in tandem to create a multiplier effect that can significantly impact long-term outcomes.

[See these innovative features in action.](#)

Palladium MYG Annuities

- See the [list of allowable owners](#)
- Use this [Park Your Money Here](#) pre-approved client ad

Video Resources

Watch, download and share the [video resources](#) designed to empower your sales journey and provide comprehensive overviews of American National's company and products.

Rate Certainty Annuity - the closest an index annuity will look like a MYGA

[Learn more](#) about Rate Certainty Annuity. Share the [pre-approved client ad](#).



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

SEP IRA Webinar – October 21st
Fast-Track to Compounding Potential
Uncover Client Needs with Ease
Exclusive Smart Start Accumulator Indices

Assurity

Assurity Whole Life - Worth A Look

Assurity launched two new Whole Life offerings, Protect+ (high death benefit and affordable, one of the best priced in the market and competing with GUL's in price) and Perform+ (more cash value accumulation). [See product details.](#)

Here are some areas where they've seen success:

- **Children's Whole Life**
 - Grandparents can be owners and payors up to \$100,000 in coverage
 - Down to \$10,000 in face
 - Only three health questions on the application – these are routinely being instantly approved.
- **Older Ages/Low Face Amounts**
 - We can go up to \$100,000 for ages 66-85 on an accelerated underwriting basis (no examinations)
- **Affordability of Protect+ in High Face Amounts**
 - Protect+ continues to be extremely competitive amongst other participating Whole Life plans on the market.

Next time you run across a scenario for Whole Life (or even GUL), give Assurity's two new products a shot!

Illinois Mutual

New Occupation Class Upgrades for disability income insurance

This means your clients have access to lower premiums. [Learn more.](#)

John Hancock

Introducing the NEW Accumulation Survivorship IUL: Empowering growth. Securing legacies.

See the [producer guide](#) for full details.

Lincoln Financial Group

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

Cash Value Life Insurance: Your Client's Secret Weapon

Help clients plan ahead for moments that matter with cash value life insurance. Discover the key benefits of performance-driven protection, which may help with boosting retirement income, minimizing taxes and creating a flexible safety net.

[See the value.](#)

OptiBlend FIA – [See the rates](#) effective October 15th.

MassMutual

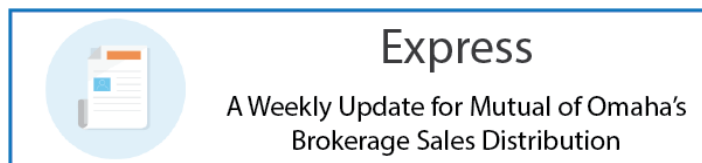
New competitive DI Business Overhead Expense insurance product - arriving October 20th!

MassMutual's reimagined disability [Business Overhead Expense \(BOE\) insurance product](#) offers a combination of feature-rich protection, flexibility and competitive pricing to help small business owners preserve the value of their business and promote employee loyalty.

BOE is one of their premier individual disability insurance (DI) products that helps business owners keep the lights on and ensure continuity of their business if they become too sick or hurt to work for an extended period.

It's also designed to help financial professionals open doors and deliver value in a whole new way. [Watch the video introduction.](#)

Mutual / United of Omaha



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

- A Low-Cost Policy Offering High Value
- Whole Life Protection, Made Simple
- Short videos to uncover new LTC opportunities and deepen client engagement
- Bridging the Cost Gap: Why Long-Term Care Belongs in Every Client Conversation
- New HIPAA Authorization Form for Critical Advantage
- How to Talk About Critical Illness Coverage - With Confidence and Compassion
- Boost Your Clients' Protection: Real Wins with Enhanced Coverage

North American Annuity

Help your clients avoid common financial pitfalls

[Watch this webinar replay](#) that breaks down the habits that lead to financial wellness, giving you actionable insights to support better client conversations and planning.

North American's new Webinar Channel – [Bookmark it today.](#)

Expand your reach with Spanish-language resources

Connect with your Spanish-speaking clients and prospects by sharing North American's most popular, [consumer-friendly materials](#).

OneAmerica

Flex for Asset Care is now available in more than 35 states on all business submitted electronically

Simply submit the eApp, and they'll take care of the rest — including ordering all underwriting requirements.

Visit the [Flex Resource Page](#).

Care Solutions interest rates – [See the rates](#) effective October 15th.

Pacific Life - Lynchburg

2025 Year-End Procedures for PL Promise Products – [See them here.](#)

Prudential Financial

October Sales idea:

Understanding the Life Insurance Market

Educating clients about life insurance has never been more important. LIMRA research shows many consumers don't understand it or assume it's too costly. By knowing your clients' unique needs, you can offer flexible solutions to help them protect loved ones, build wealth, and prepare for life's unexpected challenges. [Get resources for this sales strategy.](#)

New cap and participation rates for Momentum IUL – [Get details.](#)

Symetra

Accelerated Underwriting Program - underwrite your permanent business at full throttle

Here's how it works

- Just submit completed Part I and Part II applications and a HIPAA consent form, and we'll take care of the rest. No exam, APS or tele-interview is needed!
- Clients ages 18 to 50 can get up to \$3 million in coverage, and clients ages 51 to 60 can get up to \$2 million in coverage, if they receive a Standard rate class or better.

Symetra offers three potential paths to coverage:

- Accelerated Underwriting Express (fastest)
- Accelerated Underwriting (fast)
- Full underwriting (standard)

[Get complete details.](#)

Western & Southern Financial (Integrity Life)

Indextra Series rates – [See the rates](#) effective October 15th.