United Underwriters Inc.

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Weekly News

October 22, 2025

American National

Give clients a head start with Smart Start Accumulator

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 this flyer for details.

In this issue of **Annuity Watch**:

- Diversified Blend Allocation
- Empowering New Generations
- Stay Ahead with Ready-to-Use Preapproved Ads
- Learn How to Support Clients After the Sale

Assurity

Don't present Term insurance without bringing up Assurity's Return of Premium

With this term insurance solution, your client will be refunded nearly every penny paid into this policy minus the annual policy fee if they outlive the selected term period. As you likely know, 99% of Term policies sold never pay out a death benefit.

- ***Not a 'Use It or Lose It' Life Insurance Product:*** Assurity's Term with Return of Premium provides clients protection while they need it, and their money back if they don't.
- ***Convertibility:*** This product is still convertible to permanent life insurance coverage up to two years before the policy's expiration date.
- ***Case Study:*** $3,000 annual premium x 30 years of coverage = $90,000 paid in - $2,100 (annual policy fee of $70 x 30 years) = $87,900 of returned premium.
- ***A Carrier That Puts Clients First:*** Assurity is a mutual company that has been fulfilling promises to our customers for 135 years and counting. Assurity has an A- rating through AM Best.

Athene

How to talk about annuities to clients in their 40s and 50s

Many clients in their 40s and 50s believe annuities are only for people knocking on retirement's door. But life between 40 and 59 is full of financial transitions and those events can offer powerful moments to reframe the conversation. Read the article.

Performance Elite fixed indexed annuity has your clients covered to help meet safe money GOALs:

- Guaranteed Premium Bonus of up to 27% (most states)
- Opportunity for more growth based on indexed account performance
- Annuity benefits like tax deferral and generally bypass probate
- Liquidity with a Return of Premium benefit after year 4

Find out how Performance Elite can help your clients reach their safe money GOALs.

Banner Life / William Penn

NEW Branding

Legal & General America has officially begun its transition back to the Banner Life family of companies' brand. They're the same Banner Life and William Penn you've always known - with the same great people, products and service!

Corebridge Financial (American General)

New tools to showcase a one-of-a-kind rider: Income for Life

The Income for Life Rider – available on the Max Accumulator + III IUL product – is a feature few carriers offer. It gives clients the potential to convert policy cash value into guaranteed lifetime income while still providing a death benefit.

To help you highlight this differentiator, Corebridge has updated and expanded their marketing tools:

- Product Highlight Flyer – redesigned to lead with the Income for Life Rider.
- Comparison Flyer – shows how the rider can help deliver a higher total policy benefit.
- Updated Competition Flyers – added new Income for Life rider column.

John Hancock

Simpler to buy. Easier to protect.

In this episode of Hancock Talks, John Hancock explores the important role the buying journey plays in the sales cycle. Tune in to learn more about how they continue to simplify the path from submission to commission, with tools like digital submissions, streamlined underwriting, and more. Listen now.

A new era in longevity planning – Introducing the Longevity Preparedness Index

This first-of-its-kind framework offers a powerful lens into how Americans are preparing for longer, healthier, better lives — not just financially and physically, but across the full spectrum of longevity: care, housing, social connection and more.

This is more than a report. It's a call to action. Dive into the findings and use them to spark deeper, more meaningful conversations with your clients.

Lincoln Financial Group

Weekly Market Intel - [See the latest insights.]

MassMutual

In this issue of **MMSD Underwriting**:

- Underwriting Strengths
- MassExpress Coverage Amount Now Up to $3M
- A Case Study: Impact of Breast Cancer
- November 12th webinar: COPD and Asthma

Mutual / United of Omaha

In this issue of **Express**:

- The days may be shorter, but not the protection offered with LPA
- IUL Express - same materials, simplified process
- Mutual of Omaha ranked #1 in 2025 LTC Insurance Review
- A Tale of Two Retirements: with and without LTCi
- Updated HIPAA Authorization Form for Critical Advantage
- Deliver more value with Critical Advantage
- Disaster Relief Notification for Nevada and Connecticut

Nationwide

Introducing a fresh take on linked-benefit LTC

Introducing the newest addition to Nationwide's industry-leading1 CareMatters suite of long-term care (LTC) solutions. Nationwide CareMatters Annuity is an annuity-based linked-benefit solution with a straightforward design, allowing you to help more clients get the LTC coverage they need.

North American Annuity

Time is running out: limited time premium bonus special ends November 3rd

Now through November 3rd, North American's premium bonus special is 4% on Charter Plus 10 (an additional 2% added).

For a limited time, Charter Plus 10 offers a 14% no-fee immediate premium bonus (10% base + 4% limited-time special) on all premiums received in the first three contract years.

Plus, with the optional enhanced bonus rider (EBR for a cost) on Charter Plus 10, clients can receive up to a 23% total immediate premium bonus on all premiums received in the first three contract years.

Learn more in this client-friendly flyer.

NACcelerate: built by people who power progress

In this online brochure, see the difference North American's people-first approach makes.

Allocation suggestions

The allocation scenarios in The Index Standard reports offer suggestions for how your clients could allocate their premium among the available index strategies of five of our most popular fixed index annuities, aiming to balance performance potential with diversification.

Discover practical AI strategies before competitors do

Listen to this latest Annuity Chat for insights on how AI is transforming the way we work and serve, with highlights including:

- Real-world lessons from AI implementation
- Navigating the responsible use of digital tools
- The evolving skill sets required in a tech-driven environment
- Strategies to help you stay ahead

Spot gaps and strengthen the future for clients

Financial Home Makeover magazine helps clients examine their retirement plan and make sure it's built to last.

Protective Life

Last chance to submit new cases for Protective Advantage Choice UL

Signed applications for Advantage Choice UL must be received by October 31, 2025. All cases must be in force by December 31, 2025, when this product closes to new sales. See transition rules. To continue providing your clients with competitive solutions, consider Lifetime Assurance UL, which offers straightforward, predictable protection and guaranteed lifetime coverage.

Prudential Financial

Sales Strategy: Understanding the Life Insurance Markets

The need for clients to understand the value of life insurance in today's changing landscape is more crucial than ever. Use the materials from October's Trimester page, including cutting-edge research from LIMRA, to gain insights into clients' perceptions of life insurance.

In this issue of **Life Essentials**:

- Understanding the Life Insurance Markets
- Increased Premium Limits and Large Case Reviews for New Business
- How monthly term payments are collected for the PruSign eDelivery process
- New business form revision for Massachusetts Important Notice
- Licensing & Appointment: Updated Broker Agreement

Give clients a boost with our Super Preferred Upgrade Program

Give your clients the underwriting boost they deserve with our Super Preferred Upgrade Program! Now through the end of the year, if your clients qualify for a Preferred Non-Nicotine rating on Accumulator Ascent IUL, Symetra will automatically bump them up to Super Preferred to bring their overall insurance premiums down even further. Learn more.

Help clients score lower insurance premiums for healthy living

If clients are committed to staying healthy and fit, shouldn't their hard work be rewarded? With Symetra's GoodLife Rewards Program, clients can earn lower life insurance premiums for leading healthy lifestyles.

Available on our traditional permanent life insurance products, GoodLife Rewards credits are automatically applied during underwriting for several lifestyle and medical indicators attributable to good health and a longer life.

Earned credits could improve a client's underwriting class up to Preferred Non-Nicotine or offset up to three table ratings to score them lower premiums.

New Income Edge Plus Fixed Indexed Annuity

- Learn more.
- See the rates effective October 22, 2025

Annuity rates – See all annuity rates effective October 22nd.