

Weekly News

November 19, 2025

American National



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

- Smart Start Accumulator at a Glance
- Annuity Product Overview
- Setting Retirement Goals
- Strategy Indexed Annuity 7 Premium Enhancement Recapture Schedule Details

Athene

Performance Elite product updates – [Get details.](#)

Introduce clients to the potential benefits of a Roth IRA – [Learn more.](#)

Could clients save 32% on the biggest expense in life?

Athene's Ascent Pro 10 Bonus fixed indexed annuity (FIA) can give your clients an opportunity to substantially reduce the cost of their future retirement income when compared to a common risk-based withdrawal approach.

Consider a 62-year-old couple planning to retire in 5 years with a \$25,000 annual income stream in addition to Social Security. Would your clients rather commit:

- Almost \$418,000 growing at 8.4% a year (an assumption, not a guarantee) to get to \$625,000 and then taking a 4% initial withdrawal to generate \$25,000 annually.
OR
- Roughly \$283,000 to Athene's Ascent Pro 10 Bonus, which will guarantee a \$25,000 annual withdrawal beginning at age 67, for the duration of both lives (assuming no additional withdrawals).

[See the details on this comparison.](#)

Banner Life / William Penn

Year end closing dates for 2025 – [Get details.](#)

Corebridge Financial (American General)

Differentiate with off-duration flexibility – 18 term lengths competitors don't offer

Did you know we're one of the only carriers that offers off-duration flexibility with 18 term durations: 10, 15yr – 30 (every year), and 35yr?

- Pay only for what you need – help clients avoid extra years and offer lower premiums
- Match life events precisely – align to match the exact term length needed
- Stronger sales outcomes – precise options at lower costs increase sales and referrals

[See the value of off-durations.](#)

Illinois Mutual

Increased Disability Income (DI) Non-Medical Limits

We've made an important update to help you better serve clients who need higher levels of DI coverage.

What's new:

Updated non-medical limits by age:

- Ages 18–50: up to \$8,000 total monthly benefit without medicals*
- Ages 51–60: up to \$6,000 total monthly benefit without medicals*

Applies to new Personal Paycheck Power and Business Expense Power applications, effective now!

[Learn more.](#)

John Hancock

Leaders in Longevity: The Food Compass

Dr. Mozaffarian's work at the Friedman School of Nutrition is shaping a new food policy to help improve outcomes in health, sustainability, and our economy. Find out what he believes can fix our food system in the [fourth episode of Leaders in Longevity](#).

Lincoln Financial Group

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

Stretching NQ Assets with Protection

When working with clients who inherit non-qualified annuities, they usually face three options:

- Lump Sum – fully taxable in year of receipt.
- 5-Year Rule – short deferral, but all taxes due within five years.
- Lifetime Stretch – distributions spread across life expectancy.

By leveraging our OptiBlend Fixed Indexed Annuity as the stretch vehicle, you can provide your clients with:

- Principal Protection – safeguarding inherited dollars against market volatility.
- Upside Growth Potential – linked to market indexes while avoiding downside risk.
- Spread out the taxes – give clients the ability to take taxable distributions gradually over their life expectancy.
- No Additional Cost – protection built into the product design.

This approach allows advisors to help clients preserve inherited wealth, optimize distribution strategies, and offer peace of mind in an uncertain market.

New ESVR and GI Rate Class

MassMutual has added an Enhanced Surrender Value Rider (ESVR) and Guaranteed Issue (GI) Rate Class to their Whole Life portfolio. These additions will help financial professionals meet the growing and evolving needs of small-business owners and high-net-worth customers. [Learn more.](#)

Industry-leading Business Overhead Expense

It's designed to help ensure continuity of the business by reimbursing the day-to-day business overhead expenses for up to two years.

[Discover BOE coverage](#) that's made to protect the way small businesses run — and the challenges they face when their owners can't work due to a disability for an extended period.

debrief60

In [this issue](#) of **Debrief 60**:

- Competitive DI BOE Insurance and why MassMutual is better than ever for it
- NY DocuSign Update for Sales Illustrations
- Our 2025 MMSD Life & DI Accomplishments
- 2026 Dividends
- Long Term Care Awareness Month Toolkit
- Does GLTD coverage provide enough protection?
- Check out the UL Guard and SUL Guard Playbook
- Converting Term to Permanent Life Insurance
- Advanced Sales Soundbite: Creating A Legacy Floor
- Tax Advantaged Planning for Young High-Income Earners
- MassExpress Coverage Amount Now Up to \$3M
- Our Life Underwriting Commitment to You
- Case Study on Breast Cancer

Mutual / United of Omaha



Express

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

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

- Introducing a new value-add initiative for our Indexed Universal Life Express (IULE) policyholders in partnership with YuLife and Uptime
- Protect Family Harmony with Income Advantage IUL
- Choosing the Right Fit: IUL Express vs. Term Life Express
- Mutual of Omaha Sponsored Study: Long-Term Care Creates a Path Forward
- Creating a Critical Illness Conversation That Converts: Tips for Producers
- Critical Advantage 101: How This Product Protects Clients When They Need It Most
- Advanced Markets Digital Kit - Estate Planning Insights
- Alaska West Coast Storm Disaster Relief
- Disaster Relief Notification for Arizona, Maine, Mississippi, New Jersey, Pennsylvania

Nationwide

Help clients navigate LTC planning with confidence

LTC Awareness Month is a great time to help your clients prepare to address potential LTC needs with [Nationwide CareMatters Annuity](#).

CareMatters Annuity is a tax-qualified LTC solution that offers clients a simple way to maximize their assets for LTC coverage while protecting the other resources they've built for retirement or their legacy.

North American Annuity

Are your clients building a legacy that lasts?

Just like a beautifully remodeled home isn't complete without the final details, a financial plan isn't complete without a clear legacy strategy. The Legacy section of the Financial Home Makeover magazine helps clients prepare for the future with intention and confidence. [Visit the site.](#)

Expand your client base with training, tools, and trust

[In the latest episode of Annuity Chat](#), Jonah Hardenbrook, a seasoned Sales Director, discusses how to create value for clients and agents through strategic initiatives and training

OneAmerica

Enhanced Asset Care coming November 24th – [Get details.](#)

A new standard for eDelivery coming November 24th – [Get details.](#)

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

Pacific Life - Lynchburg

Multiple State Declarations Issued to Request Assistance

for Policyowners Affected by the Government Shutdown (2025) – [Read the bulletin.](#)



In [this issue](#) of **Field News Monthly**:

- An Industry First \$75M Automatic Capacity and Jumbo Limit
- A Success Story Using PL Promise Term
- How to Use PL Promise GUL with Your Clients
- Why Pacific Life

Protective Life

Here's a low-cost, permanent protection solution to consider

Help clients manage the financial impact of a chronic illness with the optional ExtendCare rider. Adding this benefit to a new Protective Lifetime Assurance UL policy gives them the flexibility to access funds, if needed.

Plus, this permanent protection solution offers greatly improved accelerated underwriting throughput for certain cases up to \$1 million for clients 50 and younger.

[See how ExtendCare works to offset chronic illness costs.](#)

Prudential Financial

November's sales idea: legacy planning

Whether clients are preserving existing wealth or are first-generation wealth builders, they all share a common goal: to pass their wealth and legacy safely to future generations.

Use the client profiler and other materials on [November's Trimester page](#) to start meaningful conversations with clients about the main elements of their legacy plans, which typically includes tax-efficient wealth transfer, preparing for chronic illness costs, and business succession.

Remember, you don't have to be an expert to sell life insurance. You just need a great partner to work with!

Securian Financial

Rate increases on many inforce IUL policies coming soon – [Get details.](#)

2025 Year End Guidelines – [Get details.](#)

Symetra

Looking to help your clients grow cash value?

[Check out](#) Symetra's Nasdaq-100 Index strategies.