

# Weekly News

December 17, 2025

## American National

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### Palladium MYG MAX-6

[Palladium Multi-Year Guarantee Max Annuity 6](#) offers a competitive effective yield, helping maximize growth over time. Unlike nominal yield, which only reflects the stated interest rate, effective yield accounts for the higher first year rate compounding of interest – giving a clearer view of what you actual earn.

## Athene

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### A financial professional's guide to meeting the rising demand for annuities

[In this article](#), discover three strategies that could help clients understand the way annuities may help them retire with more financial security.

## John Hancock

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### Discover the new LifeCare - now even more competitive

Introducing significant improvements to the 6-year LTC benefit period. This update responds to insights from the Longevity Preparedness Index - making LifeCare even better for clients who want extended protection.

With the 6-year LTC benefit update, customers gain greater guaranteed day-one LTC coverage and stronger competitive positioning across all pay designs, with especially large improvements for single-pay and 5-pay scenarios. [See the flyer.](#)

### Closing the year on a high — Autobind+ has increased

High-net-worth clients may now be able to obtain up to \$140M in coverage through Autobind+ - John Hancock's streamlined facultative reinsurance process. [See the guide to capacity and retention.](#)

And, John Hancock will also kick off 2026 by raising their automatic binding and jumbo limits from up to \$65M to up to \$75M.



In the *news*

[In this issue](#) of **Advanced Markets News**:

- Materials updated for 2026
- Year-end planning strategies
- Central Intelligence - court rulings and legislative updates that can affect our industry
- Take advantage of JH Solutions – updated for 2026
- Strategic LTC planning: Protect wealth, preserve legacy & create tax efficiencies
- Planning with purpose: Insights that matter

# Lincoln Financial Group

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MyGuarantee Plus fixed annuity – [See the rates](#) effective December 15<sup>th</sup>.

## MassMutual

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### DI Underwriting changes

These underwriting enhancements are effective immediately:

- Simpler unearned income rules: We will not offset for unearned income until it reaches 50% or greater of earned income (up from 20%).
- Section 179 boost: 50% of Section 179 depreciation expense is now added back to income (previously capped at \$25,000), with a higher ceiling (\$2,500 additional monthly benefit max).
- Streamlined W-2 requirements: Only 1–2 years of W-2s/paystubs are needed for employees seeking over \$15,000/month in benefits (down from 2 years plus a full tax return).
- Realtor upgrade: Experienced, high-earning residential and commercial realtors can now qualify for a higher occupation class (4A).
- New occupation classes have been added for certified anesthesiology assistants, dental anesthesiologists and electrophysiologists.

[Visit MassMutual's DI Marketing Hub.](#)

### A New Solution for Business Owners

MassMutual's [Business Loan Protection Rider](#) - a new feature of our enhanced Business Overhead Expense (BOE) disability insurance policy - can help ensure fixed loan payments are covered when owners can't work due to a disability for an extended period.

This solution may give owners peace of mind when it comes to helping protect cash flow, preserve credit, and make sure their businesses stay on track when it matters most.

## Mutual / United of Omaha

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### Express

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

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

- In this Season of Instability, Our IULs Stand Out
- Underwriting Corner: Premium Payment Methods & Frequencies
- Why LTC Costs Are Rising - And How Smart Planning Preserves Peace of Mind
- How LTC Insurance Changes the Caregiving Experience: Key Insights for Producers
- How Critical Advantage Insurance Supports Your Lifestyle During Illness
- Protect Your Finances with Critical Advantage Insurance
- A smarter Fixed Index Annuity (FIA), backed by Unshakable Strength

# Nationwide

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## Discover the top reasons to consider CareMatters Annuity

CareMatters Annuity is an annuity-based linked-benefit solution with a simple product design that offers clients:

- Triple or double their contract value for LTC coverage
- A triple-tax efficient LTC solution
- A streamlined underwriting process with no health interview

[Visit the website](#) or check out [this 1-pager](#) to discover the top reasons to consider this simplified solution for your client's LTC needs.

## Taking a holistic view of Nationwide IUL solutions

As your clients prepare for the future, an indexed universal life (IUL) insurance product may provide a versatile solution for many of them. Not all IUL solutions however are created equal. If you're only comparing caps or illustrated rates, you may be missing variables that determine long-term value for your clients. [Explore the long-term value of Nationwide's IUL solutions.](#)

# Symetra

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**Fixed annuities** – [See the rates](#) effective December 16<sup>th</sup>.