

# Weekly News

December 24, 2025

## American National

Annuity rates - See the rates effective December 19th.



### In this issue of Annuity Watch:

- Empowering New Generations
- Growth Potential Without Guesswork

2025 Year-End Submission Deadlines

# Corebridge Financial (American General)

Standard Non-Forfeiture Law (SNFL) Minimum Rate Change for Fixed Annuities - Get details.



#### In this issue of Annuity Updates:

- The Elite Producer Compensation Program (EPCP) has been extended through 2026
- Guidelines for annuity sales to non-U.S. citizens

- Understanding the Certification of Trust Form
- 2025 annuity processing cut off dates

## John Hancock

## New mailing address for your client's long-term care premium payments

Clients with a John Hancock long-term care policy will see a new mailing address on their billing notices in December. The mailing addresses are now tailored by geographic location to streamline processing and reduce delays.

#### What you can do?

- Promote online payments: This is a great opportunity to highlight the convenience of our online payment option that's available on <u>JohnHancock.com/LTC</u>. It's faster, more secure and can save your clients time.
- Encourage your clients to check their bill: While we will be communicating this change to policyholders, please also remind your clients to refer to the mailing address printed on their billing notice for the most accurate information.

# Lincoln Financial Group

## A new opportunity for your clients

Lincoln officially launched the <u>1-Year Capital Group Dividend Value ETF Participation allocation</u> within the Lincoln OptiBlend Fixed Indexed Annuity. <u>Watch the webinar replay of the announcement.</u>

#### It combines:

- Growth Potential Actively managed ETF exposure
- Peace of Mind 100% downside protection
- Diversification at No Cost A smart way to strengthen retirement portfolios



## In this issue of the Lincoln Leader for Fixed Annuities:

- New indexed account Capital Group Dividend Value ETF Participation
- 2025 Year recap
- Why Lincoln? Q3 Key facts
- 1 Year Nasdaq Priva Participation now available in CA
- Multi-year point to point now available in CA
- Market Intel Exchange
- Holiday Hours
- Year-end 2025 deadlines
- Forms update

## Mutual / United of Omaha



#### In this issue of Express:

- Important Contracting and Appointment Notice for Pennsylvania
- Yearly 1099s are available online through SPA
- Failing to Plan Can Come at a Cost
- IUL Express: Plan with Confidence
- Inforce LTC Rate Adjustments Effective March 1, 2026
- Why Inflation Protection Is a Critical Part of the LTC Conversation
- Why LTC Costs Are Rising And How Smart Planning Preserves Peace of Mind
- Out-of-Pocket Costs Are Rising-Even with Health Insurance. Here's a Smarter Way to Prepare.
- Offer Critical Advantage when Selling Life Insurance

# Nationwide

## Building resilient client portfolios with IUL solutions

Deliver a holistic strategy for client success with Nationwide's indexed universal life – combining transparent costs, guaranteed features, growth potential, and downside protection to help you build resilient, long-term value beyond cap rates. Read more.

# North American Annuity

New consumer profile form – Get complete details.

# Protective Life

## How fast can clients get term coverage?

Getting life insurance can be easier than clients think. Protective helps streamline the process with <u>easy applications and multiple underwriting paths</u>, including:

- Fastest instant approval in 3 minutes for qualifying clients who can accept policy electronically.
- Accelerated underwriting in as little as 3 days with no medical exams and minimal health questions.