

# Weekly News

January 28, 2026

## American National

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### Technology Enhancement: Best Entry Window Values

Policy Inquiry has been enhanced to give you and your clients a clearer insight into Smart Start Accumulator policies, specifically the Best Entry Window feature. The update shows the Best Entry Window values, including the initial policy value to showcase the comparative effect of different entry points. [View the guide.](#)

#### ***Enhancements:***

- *Best Entry Display in Policy Inquiry:* The Best Entry Window value will appear in Policy Inquiry under the Funds & Strategies tab once a Smart Start policy is selected from the policy list.
- *Post-90-Day Value Updates:* After the policy has been issued for 90 days, the displayed Best Entry Window value information will update in Policy Inquiry from "Pending" to reflect the post-90-day values.



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

- Accelerate Your Clients' Growth Potential
- Deconstructing the Sandwich Generation
- Fast Facts on IRAs

## Athene

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### Paperless tax forms

Four years of tax documents are just a click away when you log into [Athene Connect](#) (for producers) and [My Athene](#) (for clients).

### Athene's Financial Crime Programs

Anti-Fraud and Anti-Money Laundering programs can be found on Athene Connect.

## Corebridge Financial (American General)

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Index Annuities – [See the rates](#) effective January 26<sup>th</sup>.



## [In this issue of Spotlight:](#)

- Maximize income potential with the new Accumulation IUL
- Q1 Growth Positioning Stories
- LifeCare just got even stronger
- January 28 webinar: The next big thing
- New capacity limits now available
- Arizona adopts the NAIC Illustration Model Regulation
- JH Life Paper Ticket is retiring
- Preparing for better: what does it mean to be ready to age?
- Expanded Vitality rewards for global customers

# Lincoln Financial Group

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## Pricing updates for Term

Pricing improvements have been made to Lincoln LifeElements for cases from \$1M to \$2.5M.

## 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 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.



## [In this issue of the Lincoln Leader for Fixed Annuities:](#)

- Reminder: 1 Year Capital Group Dividend Value ETF Participation account now available
- 1099-R tax forms
- 2025 tax information
- Market Intel Exchange
- Market Conduct Manual update
- Enhanced website safety measures
- New Blog: Financial goal setting

# MassMutual

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## Loan Regime Split Dollar Explained

Discover how a Loan Regime Split Dollar arrangement can help businesses attract and retain top talent with a flexible, tax-efficient executive benefit using life insurance. [Learn more in this latest soundbite.](#)



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

- How our IULs provide reassurance to your customers
- Affordable Protection without the Hassle-Term Life Express
- Reminder: Updated Agent Tax Guides for LTC
- Inforce LTCi Rate Adjustments effective April 1, 2026
- Offer Critical Advantage when Selling Life Insurance
- How Critical Advantage Insurance Supports Your Lifestyle During Illness

## Nationwide

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IUL educational client-facing guides now available – [Get the resources](#).

### Fast, fluidless life insurance solutions

[Nationwide's underwriting](#) combines digital tools, transparent communication, and human judgment to deliver fast, competitive life insurance offers, featuring fluidless options, wellness credits, and specialized programs for unique client needs.

## North American Annuity

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### Trust-owned annuities: Simplified process, more flexibility

North American has updated their process to help agents navigate trust-owned annuity eligibility.

- **Waiver of liability.** They will no longer maintain a list of specific trust types that qualify for annuity ownership. The responsibility for determining whether trust ownership is applicable will be determined by the trustee based on declarations and waiver and release of liability in the [revised Certificate of Trust Form](#).
- **More flexibility.** Types of trusts that may now qualify include Special Needs Trusts and Defective Grantor Trusts.

### How it works - No pre-approval

The Declarations and Waiver of Release sections of the Certificate of Trust outlines the requirements, so when the form is signed at new business, the trust acknowledges responsibility for meeting those requirements, including any potential tax or claim impacts. The [new business playbook](#) has been updated to remove the trust type details.

### Powerful marketing tools and resources

[Visit the value-add marketing hub](#) for:

- **Financial Home Makeover magazine and resources**  
A step-by-step, client-friendly guide that helps agents walk households through organizing, protecting, and strengthening their financial life, helping you frame North American as a partner in clarity, simplicity, and long-term planning confidence.
- **Social Security resources**  
Straightforward tools that help agents guide clients in making informed Social Security decisions, positioning them as a trusted guide for retirement planning.

- **Women and Wealth**

Research-based insights and conversation starters to help agents strengthen relationships and grow their business with female clients and couples.

## OneAmerica

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### Flex went live in CT, DC, FL, NJ

The new eApp and Flex underwriting process are now live in Connecticut, District of Columbia, Florida and New Jersey. Download the [Flex Tips](#).

Product Training Requirements for Asset Care Enhancements for CT, DC – [Get details](#).

## Protective Life

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### Term Life Insurance Reprice

Pricing has been updated for PL Promise Term level-premium life insurance - a product designed to provide affordable death benefit protection for consumers and business owners seeking short-term, flexible coverage. [Refer to this bulletin for the target advantages, competitive strengths, and transition rules](#).

### Your term business, now faster and easier

Enhancements were made to Protective's accelerated underwriting program that greatly improved throughput for certain cases up to \$1 million for clients 50 and younger:

- Throughput for eligible cases has doubled
- Policies qualifying for instant issue have tripled

[Explore Protective's underwriting](#).

## Prudential Financial

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### [In this issue](#) of **Life Essentials**:

- Survivorship Index UL: Protecting and growing clients' legacies
- Trimester Sales Strategies: Retirement Readiness
- The 2026 Easy Reference Tax Guide is here
- EssentialTerm Suite: Important planned enhancements for new business submission
- New Business Forms revisions for Survivorship Index UL
- PruXpress password update
- February 12 webinar: Entitlement Benefits & Life Insurance

## A look back at the underwriting enhancements in 2025

Here are the highlights:

- Improved offers for benign prostate conditions
- Enhanced Obstructive Sleep Apnea (OSA) guidelines
- New asthma guidelines
- New longevity credit program (ages 70+)

[See the details.](#)

## Symetra

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### Symetra recognized as one of the “Best Term Life Insurance Companies” in 2026!

Forbes Advisor has once again recognized Symetra as one of the “Best Term Life Insurance Companies” and Symetra’s SwiftTerm as having the “Best Rates for High Coverage Amounts” in its January 2026 report. [Visit Forbes Advisor for details.](#)