

Weekly News

March 4, 2026

American National

Smart Start Accumulator

Give clients the advantage of a smart start, ensuring they begin from the lowest market point for higher returns. [Learn more and get materials.](#)



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

- Top 10 Benefits of a Fixed Annuity
- Palladium Multi-Year Guarantee Solutions
- Unveiling the invisible generation: Annuity solutions for Gen X

Annuity rates – [See the rates](#) effective March 1st.

Corebridge Financial (American General)

A solution that adjusts for cost-of-living increases

The guaranteed income stream from the Max Accumulator+ IUL [Income for Life rider](#) includes an optional annual adjustment to help offset cost of living increases.

It's time to get the annuity conversation started

See these [Action Planner Insights](#) about Living and Funding Longer Lives.

John Hancock

Unlock new benefits with Vitality PRO

[Listen to this podcast](#) about John Hancock Vitality PRO — their new, experience-driven program built to recognize producers for the work you do every day .

LTC in-force rate action notifications for late March – [Get details.](#)

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

- Looking forward: Taxes, trends and preparing for tomorrow
- What's trending in Advanced Markets in 2026
- Central Intelligence

Lincoln Financial Group

Stretching NQ Assets with Protection

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

1. Lump Sum – fully taxable in year of receipt.
2. 5-Year Rule – short deferral, but all taxes due within five years.
3. Lifetime Stretch – distributions spread across life expectancy.

By leveraging Lincoln's 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.

MassMutual

Underwriting requirements simplified for life cases under \$100,000 – [Get details.](#)

Mutual / United of Omaha

The Closing Concept:

Why Tax Talk Wasn't Enough to Close This \$12M Case

This edition dives into how an advisor was able to reshape the conversation from technical efficiency to intentional legacy. By understanding this shift, you will learn how to transform routine tax discussions into deep, value-driven legacy conversations that uncover what truly motivates business-owner clients to act.

- Watch the [video](#).
- Download the [strategy](#).
- [Protection Through Life: Life Protection Advantage IUL Brochure](#) (Consumer Facing)
- [Securing the Sale with the Living Benefits of IUL](#) (Producer Facing)
- [Chronic Illness or LTC Rider — Which is Right for Your Client?](#) (Producer Facing)
- [Business Owner Factfinder](#) (Producer Facing)



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

- Annual IUL Max Illustrated Rate Update
- Coverage That Helps When the Unexpected Happens
- LTC Operations Update: FAQ
- Start Every LTC Conversation with What Matters Most: Your Client
- How Critical Advantage Insurance Supports Your Lifestyle During Illness
- Understanding the Critical Advantage Portfolio: What You Need to Know
- Helping Clients Navigate Retirement with Confidence

Fixed annuities – [See the rates](#) effective March 2nd.

Ultra Advantage FIA – [See the rates](#) effective March 2nd.

Nationwide

Turn Embedded MYGA Gains Into Tax-Free LTC Benefits

Through a 1035 exchange, clients can reposition a nonqualified annuity into CareMatters Annuity and wash away taxable gain above cost basis when dollars are used for qualified long-term care expenses, while still maintaining principal protection and guaranteed growth.

Why this strategy resonates with clients right now:

- Convert taxable annuity gains into tax-free LTC benefit dollars
- Ideal for MYGAs nearing maturity or underperforming legacy annuities
- 2x or 3x leverage on LTC benefits
- Indemnity-style LTC benefits (cash, not reimbursement)
- Simplified underwriting with just six health questions
- Available for clients up to age 80

For clients who don't need more accumulation—but do need a smarter way to reposition existing annuity dollars—CareMatters Annuity can transform a tax problem into a planning solution.

North American Annuity

Why agents keep coming back to VersaChoice

There's a reason [NAC VersaChoice 10 fixed index annuity \(FIA\)](#) continues to be one of North American's top-selling accumulation FIAs. It delivers the right balance of growth potential, choice, and flexibility clients are looking for.

- Strong accumulation potential with a wide range of crediting strategies
- A familiar, trusted product story clients can understand
- [Optional Enhanced Liquidity Benefit \(ELB\) rider](#) that adds innovative liquidity features (annual rider fee applies)

Turn RMD questions into income planning opportunities

As clients approach retirement, Required Minimum Distributions (RMDs) often introduce new concerns around taxes, income timing, and long-term sustainability. These moments create a natural opportunity to step beyond the basics and into thoughtful income planning.

North American's RMD materials including the [ABCs of RMDs guide](#) provides client-friendly education that helps frame RMDs as part of a broader retirement income strategy. [Visit the Financial Home Makeover site.](#)

LPP increase

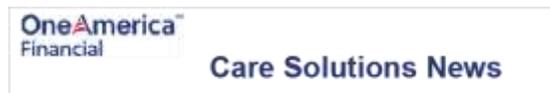
Lifetime Payment Percentages (LPPs) increased, both level and increasing, on Income Pay Pro fixed index annuity on February 26th. Get the updated [Quick Reference Guide](#).



[In this issue](#) of **North American Insider**:

- A simple way to address Roth conversion taxes
- Meet the new voice of Annuity Chat
- Simple money tips to help clients save more and reach their goals
- Women and Wealth: The Next Chapter
- A faster way to do business is as easy as 1, 2, 3
- Stay informed with The Index Standard monthly reports

OneAmerica



[In this issue](#) of **Care Solutions News**:

- Demographics continue to fuel long-term care market growth
- Advisor Magazine spotlight: Reimbursement or Indemnity?
- Interest rate updates
- March 19 Webinar: 2026 Long-term Care Market Outlook

Protective Life

Lower prices for Protective Classic Choice term – [Get details](#).

Prudential Financial



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

- New case study: Optimizing Entitlement Benefits with Life Insurance
- Momentum IUL is now available in Montana
- Expand clients' legacy-planning options
- Entitlement Benefits and the Retirement Gap
- PruXpress password update reminder
- EssentialTerm Suite: Important planned enhancements for new business submission
- New York Application updates
- Revised forms for Survivorship IUL 2025 implementation in Utah
- Revised forms for Momentum IUL implementation in Montana
- Webinar replay: Survivorship Index UL product enhancements
- Replays of webinars and 10-Minute Mondays

Securian Financial

Tools to navigate an evolving underwriting landscape

Client habits are changing and underwriting is evolving alongside them. The growing use of oral nicotine pouches is just one example of how emerging trends can impact risk assessment and client ratings.

Proactive, upfront disclosure from your clients can lead to stronger underwriting outcomes. When clients clearly share nicotine habits early in the process, it helps avoid surprises and supports a more accurate assessment.

To help start the conversation:

- Review [Securian's non-combustible tobacco credits flyer](#) to better understand eligibility criteria and potential advantages for eligible clients
- Access the [tele-interview prep guide](#) to help clients prepare and confidently disclose relevant information before their interview

Life Insurance as a Financial Tool (LIFT)

(LIFT) shows clients how permanent life insurance can help protect their family, provide supplemental retirement income and efficiently pass on their estate. Our signature LIFT strategy uses life insurance cash value to supplement retirement distributions, which can result in a lower effective tax rate in retirement.

[See the LIFT Solutions.](#)



[In this issue](#) of **The Scoop**:

- 2026 tax planning opportunities for individuals, families and businesses
- Our Comdex score increased to 96
- Updated underwriting for mild liver enzyme elevations
- Protection starts now

Symetra

Symetra Edge Elite Annuity enhancements

Here are some new product features:

- New indexed account options – Clients have more opportunities for contract growth with access to the Symetra-exclusive Franklin Large Cap Value 15% ER Index.
- Expanded trigger account options – Now available with the JPMorgan Efficiente 5 Index: At the end of the interest term, if index growth is greater than or equal to zero, your client will be credited the trigger rate.
- New participation rate & cap option – Now Edge Elite will offer an indexed interest crediting option that combines a participation rate and cap.
- Free withdrawal increase to 15%

See the [rates](#). View the [fact sheet](#). Download the [brochure](#).



[In this issue](#) of **Sales Flash**:

- SwiftTerm reprice
- Accumulator Ascent IUL 3.0 and S&P 500 Index with Bonus Strategy – now available in CA
- Highlighting Cancer Prevention
- Underwriting enhancements
- Is an Annuity Max Strategy right for your clients?
- Symetra and Sumitomo celebrate ten years
- Evolving our brand

Fixed annuities – [See the rates](#) effective March 3rd.

Western & Southern Financial (Integrity Life)

Fixed annuities – [See the rates](#) effective March 1st.

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Please note: UUI does not offer variable products.