

Weekly News

March 18, 2026

American National



[Read this bulletin](#) for:

- Waivers for Non-Natural Owners
- E-Policy Delivery Available Soon
- New Commission Dashboard Coming Soon
- Bank Information Requirement in FireLight
- Updates to Forms



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

- New! Smart Start Accumulator Video
- Five Reasons to Choose Us
- Update to Agent Resources
- Updated Disbursement, Allocation Change, and Policy Service Forms
- 2025-2026 Tax Guide
- Empowering Future Generations – Annuity solutions for Millennials and Gen Z

Athene



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

- 10 ways to be a reliable resource to women
- Making sense of the RILA revolution
- Help clients understand market fluctuations
- 4 steps women can take to help prepare for retirement
- Map your clear path to retirement

MaxRate 3, 5 & 7 – [See the rates](#) effective March 11th.

Banner Life / William Penn

New accelerated underwriting enhancements for your clients

Banner is excited to share an important enhancement to their underwriting capabilities for OPTerm — powered by a meaningful increase in our retention limits and designed to help you place larger cases with greater speed and flexibility.

For ages 20–75, we've added capacity to support higher face amounts:

- Preferred Plus through Table 4: Now \$10M
- Table 5–12: Now \$2M

This update strengthens our ability to support more complex cases and is the foundation behind the improvements below.

What this unlocks:

- Accelerated underwriting expanded to \$5 million:
With higher retention in place, accelerated underwriting is now available for even larger cases. Exam-free and instant decisions are now eligible for clients ages 20–60 up to \$5 million in coverage. Previously, AUW pathways were capped at \$4 million.
- Higher auto-bind limits across most rate classes:
The increased retention also allows for greater auto-bind flexibility:
 - Preferred Plus through Table 4: Now \$40M (previously \$30M)
 - Table 5–8: Now \$20M (previously \$10M)

[Download the Field Underwriting Guide.](#)

Corebridge Financial (American General)

Accumulation IUL with an “income for life” option

See how the [Max Accumulator+ Income for Life rider](#) sets our accumulation IUL apart from others. It turns IUL cash value into a lifetime income stream enabling clients to:

- Supplement retirement income sources
- Offset cost of living increases
- Plus provide a death benefit to loved ones

John Hancock

The 3% compound gap: See how LifeCare addresses the shortfall

Many hybrid solutions rely on a standard 3% compound inflation option—yet actual care costs have historically increased at a much faster rate. That gap can translate into higher out of pocket expenses, greater coinsurance exposure, or a shortfall in available monthly benefits later in life.

Built on an IUL chassis, [LifeCare](#) is designed to deliver meaningful growth potential. And when you compare a traditional 3% compound option with care costs potentially rising 5% annually, clients could face a significant shortfall (over \$11,000 per month if a claim begins 30 years from now).

With LifeCare's Select Capped indexed account, clients gain access to indexed interest—offering the potential for stronger benefit growth that can better keep pace with rising care costs.

	3% compound return option	5% potential rising cost of care	LifeCare Select Capped historical return
0	\$6,200	\$6,200	\$6,200
10	\$8,332	\$10,099	\$12,184
20	\$11,198	\$16,450	\$23,428
30	\$15,049	\$26,796	\$52,302

[See the bulletin.](#)

Lincoln Financial Group

Ever have a client worry that taking income means leaving less behind?

Happens all the time. There's a quick example in this [collection of case studies](#) showing how a client uses a Lincoln annuity with Estate Lock to take protected lifetime income without shrinking what their beneficiaries will receive. Super simple, but it really clicks with people once they see it.

Temporary Underwriting Updates for Foreign Travel

Effective immediately, as a result of recent developments in the Middle East and out of an abundance of caution, Lincoln has reassessed their underwriting approach for foreign travel to impacted areas. [Review the article.](#)

Collateral Assignment Requirements for Lincoln Life Policies

To ensure accurate and consistent policy administration, beginning March 31, 2026, Lincoln will implement updates regarding collateral assignments on Life insurance policies. [See the details.](#)

Introducing the Lincoln OptiBlend Income FIA

On March 16th, Lincoln launched the brand new [OptiBlend Income Fixed Indexed Annuity](#), built to deliver protected lifetime income and a death benefit that brings lasting peace of mind.

With the optional [Estate Lock Death Benefit](#), clients can take income for life and still leave behind their full purchase amount — as long as their account value stays above \$0. Smart income. Stronger legacy.



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

- The Platinum Age of Estate Planning
- Protection Options With Perks
- Lean on Lincoln for Underwriting Advantages
- Success Is Waiting in These Sweet Spots
- See how TOLI can fit into clients' estate plans!

Mutual / United of Omaha

The Closing Concept

March Madness: The "Fast Break" to Protection

While the world is captivated by brackets and buzzer-beaters this March, the most successful advisors are running the "fast break" by prioritizing speed and simplicity. In the insurance industry, efficiency is often the deciding factor between a missed opportunity and a major win, especially for clients whose high-stakes schedules leave them without a second to spare.

This month's Closing Concept features a 26-year-old attorney who needed a protection plan that could keep pace with his demanding career, proving that with the right strategy, you can secure a victory for clients who think they don't have time to get into the game.

- Watch the [video](#).
- Download the [strategy](#).
- [4 Simple Steps to Sell Indexed Universal Life Express \(IULE\)](#) (Producer Use Only)
- [Automated Underwriting Flyer](#) (Producer Use Only)
- [IULE Consumer Flyer](#)



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

- Living Promise: A Smarter Way to Win Final Expense Business
- Strong Decisions Matter
- Long-Term Care Personal Worksheet Form Changes Effective April 1, 2026

Nationwide

NEW! Indexed UL Accumulator III – now available

When you talk with clients who need death benefit protection and tax-advantaged growth, you can rely on Indexed UL Accumulator III for its low-cost design and these two valuable enhancements:

- **8% Enhanced DCA:** Offers a higher fixed rate for the initial premium - including 1035 exchanges - that's locked in at issue, and the 8% rate is currently the highest in the IUL industry.
- **Performance Lock:** Available on all uncapped interest strategies, this feature helps clients lock in gains once their chosen Performance Lock percentage is reached.

North American Annuity

NAC VersaChoice 10: A history of renewal rate stability – [See the flyer](#).

Competitive guaranteed lifetime income

Income Pay Pro now offers higher Lifetime Payment Percentages – increasing guaranteed lifetime income¹ potential for your clients.

That means stronger payout potential in retirement income conversations and a compelling reason to reconnect with recent prospects.

Updated Level LPPs (Individual) snapshot:

- Age 63 → 7.10%
- Age 68 → 7.60%
- Age 73 → 8.10%

A new chapter for Annuity Chat

[Tune in](#) to meet the new host of Annuity Chat, Austin Eller, AVP, National Sales Manager-IMO, as he shares insights from his professional journey and personal passions.

OneAmerica

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

Protective Life

Lifetime Assurance UL now accepts short pays, single pays and 1035 exchanges

As of March 9, Protective Lifetime Assurance UL accepts short pays, single pays and 1035 exchanges in addition to ongoing premiums for new policies. ([Read the bulletin.](#)) This enhanced premium flexibility adds to the solution's strong features, which include:

- Guaranteed coverage up to age 121
- Return of premium endorsement available starting at year 10 for no additional cost
- Optional ExtendCare rider to help offset chronic illness related expenses

Prudential Financial

March Sales Strategy: Risks to Retirement

Prudential's [March Trimester sales page](#) offers resources to help you spark meaningful conversations with clients about building retirement plans that can withstand common risks. Here's what you'll find:

- **Risks to Retirement brochure:** Discover the role of life insurance in helping clients build more resilient retirement plans.
- **Planning for Widowhood flyer:** Help clients navigate the financial realities of losing a spouse with compassion and confidence.
- **Wall Street Journal article:** Get insights from ILI President Salene Hitchcock Gear on how life insurance can help support clients throughout their lifetimes and into retirement.



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

- Risks to Retirement
- Unlock a fresh sales idea in just 10 minutes
- How the great wealth transfer is reshaping financial services
- Underwriting: Support for even larger cases
- EssentialTerm Suite: Important planned enhancements for new business submission
- Life Case Tracker update
- April 9 Webinar: The Power of Life Insurance: Larger Inheritances. More Control. Less Tax.

GoodLife Rewards: Healthy Habits = Better Rates

Symetra's GoodLife Rewards is an innovative crediting program designed to recognize and reward clients for maintaining a healthy lifestyle. It's simple, seamless, and automatically applied by Symetra's underwriting team behind the scenes.

Key Highlights

- Eligible for clients ages 20 – 69½
- Applied to permanent products only
- Offers the potential to improve an underwriting rate class—up to Preferred
 - Can help offset offers by up to three tables
- No extra steps required, the credits are automatically evaluated and applied during underwriting

Symetra rewards positive health indicators and proactive wellness habits, including:

- Lifetime non nicotine use
- Favorable blood pressure history
- Positive family health history
- Strong lipid profile
- Healthy Body Mass Index (BMI)
- Clean stress test results
- Normal Electrocardiogram (EKG) readings
- Consistent aerobic exercise
- Up to date preventive screening tests such as mammograms, colonoscopies, and PSA tests

What really drives indexed universal life performance?

See how all the working parts of indexed universal life insurance move together in [What's Behind the "I" in IUL](#). With clear visuals and plain language, this guide can help make it easy to explain to clients what's really happening under the hood of an IUL policy.

Bull or Bear, brave it all with the new Franklin Templeton index option

Symetra is excited to introduce the [Franklin Large Cap Value 15% ER Index](#), exclusive to Symetra's Fixed Indexed annuities.

Fixed annuities – [See the rates](#) effective March 17th.

Western & Southern Financial (Integrity Life)

Transitions are tough! Turn displaced workers into valued clients

Company layoffs. Plant closings. Business sales. These employer changes pose displaced employee challenges.

"Transitions," a new brochure, helps you help them. It covers the Worker Adjustment & Retraining Notification (WARN) process and how you can use it to find prospects who need assistance in replacing retirement and protection strategies with life and annuity solutions. [View this new resource.](#)

DIA Calculator creates income conversations

Kick start conversations with income-oriented clients using real numbers from this [new deferred income calculator](#). Create income quotes by amount contributed or amount desired.

Indextra rates – [See the rates](#) effective March 15th. (See the [New York rates](#).)

JourneyMark FIA – [See the rates](#) effective March 15th.