United Underwriters Inc.

1-800-258-7296

Weekly News

April 15, 2026

American National

New CA Annuity Application

Effective April 25, 2026, California will transition to a state-specific annuity application—Form 11059-CA. This new form includes updated, required fraud-prevention language, aligning with regulatory expectations and reinforcing our commitment to responsible business practices.

To ensure a smooth transition, a 30-day grace period will follow the effective date. During this time, both the current and new versions of the application will be accepted.

In this issue of **Annuity Watch**:

- Newly Updated RCA Personalized Ads
- Connecting with Millennials
- Retirement Planning Guide

Corebridge Financial (American General)

It's not about what they have – it's what they keep

Taxes on your customers mind? It’s a great time to have a conversation.

Help your clients focus on what really matters: tax-efficient retirement income.

- Optimize distributions: shifting allocation now can enhance future payouts.
- Control the "Tax Dilemma": demonstrate how to manage the "how & when" their money is taxed.
- Focus on retention: it’s not about how much they save, it’s about how much they keep.

Share this “Tax Dilemma” flyer.

Gerber Life

Gerber Life Agent Portal Features

Whether you are a new or an experienced agent with Gerber Life, their Agent Portal is designed to help you manage cases, access commissions, download documents, create quotes, and submit applications.

As a reminder - Agent Portal passwords expire every 90 days. You can reset this password by using the Forgot Your Password? link on the Agent Portal login screen.

Download the Agent Portal Guide.

John Hancock

Enjoy a better buying experience — for you and your clients

Our flexible, digital purchase process delivers our fastest path to policy issue — particularly on cases $5M and under — while giving you and your clients a simpler, more convenient experience.

Why submit digitally:

- Instant underwriting decisions on eligible submissions
- Digital Part II — no telephone interview required
- Added convenience — electronically share key application sections so clients can complete on their schedule

Lincoln Financial Group

A quick RMD idea

A lot of clients are concerned while watching RMDs slowly chip away at what they plan to leave their loved one.

Scenario #2 in this collection of case studies shows how a Lincoln annuity with Estate Lockhelped one client meet RMDs and still protect the full investment amount for their beneficiaries. It's a nice way to calm those "forced withdrawal" concerns.

When Headlines Raise Questions, Be Ready with Answers.

See the 2nd quarter Market Intel Exchange.

In this issue of the **Lincoln Leader for Life Solutions**:

- Additional indexed accounts are being made available to select inforce Indexed Universal Life insurance policies
- Temporary USPS International Mail Delivery Suspensions
- Action Required for Lincoln DesignIt Desktop Users
- Life insurance products Updates to Secondary Addressee Notifications for Life Products

Mutual / United of Omaha

In this issue of **Express**:

- Competitive Retention thresholds for Large Cases
- Built-In Protection Clients Will Appreciate: The GRO Rider
- IULE and TLE Face Amounts up to $550,000
- Upcoming LTC Policy Migration — What You Need to Know
- Maximize Your LTC Social Media Efforts with Sales Professional Access
- Out-of-Pocket Costs Are Rising-Even with Health Insurance. Here's a Smarter Way to Prepare.
- How Critical Advantage Insurance Supports Your Lifestyle During Illness
- Advanced Markets: Expertise When Planning Gets Complex

Choosing the right annuity – Download the annuity guide.

Fixed annuities – See the rates effective April 6th.

Ultra Advantage – See the rates effective April 6th.

Nationwide

Help your clients prepare for a longer life

A longer life is a gift and a bit of a challenge. For a healthy couple, there's a 20% chance that 1 of them will live past age 100. And do you know about the anxiety they're feeling?

You can help with the new Nationwide Indexed UL Accumulator III. It provides a death benefit for their loved ones and a tax-efficient way to invest more for their retirement. View the client video.

CareMatters Annuity launched in FL, ND, and SD

Effective April 13, CareMatters Annuity is available in Florida, North Dakota, and South Dakota. See the product hightlights.

North American Annuity

How agents are using our Spanish-language FIA resources

Agents are using these materials to:

- Share Spanish educational content before or after client meetings
- Support bilingual households and multi-generational conversations
- Use Spanish brochures at seminars and community events
- Expand digital reach with pre-approved Spanish social posts

NACcelerate is gaining speed – see what's new

Here's what they've added in the last few months:

- Expanded e-signature vendors accepted outside of Firelight's e-Biz for New Business, Suitability, and Agency forms
- Expanded trust ownership types to support more client scenarios
- Real-time suitability indicators (green/yellow alerts) in e-Biz to help identify potential issues earlier

Learn more.

OneAmerica

Care Solutions – See the rates effective April 15th.

Pacific Life - Lynchburg

Establish your digital edge

Did you know that approximately 41% of financial professionals have successfully converted prospects into clients through social media platforms?[1] If you don't have a social media presence, you may not be reaching a large segment of potential clients.

Below are cut-and-paste templates you can use to get started:

- Life Goals
- Life Insurance
- Estate Planning

Protective Life

Unlock better flexibility for paying premiums

Give clients flexibility to choose the premium option that works best for their needs. Protective Lifetime Assurance UL now accepts short pays, single pays and 1035 exchanges in addition to ongoing premiums for new policies.

Clients can also benefit from:

- Guaranteed coverage up to age 121
- Return of premium endorsement for access to paid premiums at no additional cost
- Optional ExtendCare rider to help offset the costs of chronic illness related expenses

Prudential Financial

Sales Strategy: Tax Efficiency in Retirement – Activate the sales idea.

In this issue of **Life Essentials**:

- Tax efficiency in retirement
- May 4 webinar: How could Medicare affect health care planning?
- Help clients plan for withdrawals and minimize tax consequences
- Index Account Changes Q2 2026
- EssentialTerm New Business Processing: Fast Facts you need to know
- Life Case Tracker update
- EssentialTerm Suite: Important planned enhancements for new business submission

Symetra

Mastering the Mechanics of IUL – Watch the webinar replay.

Edge Elite – See the rates effective April 8th.

Fixed annuities – See the rates effective April 8th.

Western & Southern Financial (Integrity Life)

Indextra – See the rates effective April 15th. (See the New York rates.)

JourneyMark – See the rates effective April 15th.

United Underwriters, Inc. 3 Holland Way, PO Box 1103, Exeter, NH 03833
(p) 603-778-0555 (f) 603-778-7918 uui@uuinc.com www.uuinc.com