

Weekly News

April 22, 2026

American National



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

- Unlock Competitive Rates
- 2026 Contribution Limits
- Discover streamlined e policy delivery
- Explore the collection of engaging and informative videos
- Financial calculators to support client conversations

Corebridge Financial (American General)

Turn IUL cash value into retirement income

With the [Max Accumulator+ IUL](#), your clients have multiple options to access policy cash value to supplement retirement income. This [built-in optionality](#) comes with the flexibility to decide later what works for them:

- Income for Life rider - guaranteed lifetime income
- Loans & withdrawals - flexible income

Few carriers offer the Income for Life feature – differentiate yourself and help clients get the most out of their accumulation IUL.

Index Annuities – [See the rates](#) effective April 20th.

Illinois Mutual

DI Coverage for Starting Professionals

Illinois Mutual offers disability income insurance (DI) coverage to individuals who are near completion of apprenticeships, licensing or accredited certification programs. The monthly benefit amount and options available will be based upon the intended occupation and expected income level. [See the flyer.](#)

New DI updates

Recent traditional DI enhancements include:

- **Non-Med Limit Updates:** Increased non-medical limits help eligible clients access higher levels of coverage with fewer requirements
- **Part Time Guideline Update:** Expanded benefit period and rider availability for qualifying income levels
- **Financial Guideline Updates:** Higher benefit levels available without financial documentation for eligible clients
- **DI Occupation Class Upgrades:** Eligible clients may qualify for an occupation class upgrade, providing access to lower premium rates and expanded rider and benefit period options

These updates are designed to help agents navigate today's DI market with confidence — and create more opportunities to serve middle-market clients.

John Hancock

Heart-healthy benefits for Vitality members

[Listen to this podcast episode](#) that explores practical, sustainable habits that support heart health.

See the [new exclusive discounts](#) on automated external defibrillators (AEDs) from GoRescue, a powerful new partner that supports preparation and empowerment during the moments that matter most for cardiac health.

And, the expanded Garmin discounts now include blood pressure monitors, making it easier to measure a key indicator of heart health at home. Vitality members also enjoy [special pricing on wearables](#) that can monitor meaningful heart-health metrics from popular brands like Fitbit, Oura Ring, and WHOOP.

Strengthen every IUL case with living benefits + Vitality

When you offer [Protection IUL and Accumulation IUL products](#), your recommendations automatically gain added value through a comprehensive suite of living benefits designed to meet today's extended-care and wellness needs.

And, improve both your experience and your clients' first-year policy experience with a powerful new enhancement - [SmartStart Segments](#).

Lincoln Financial Group

Estate Lock

With [Estate Lock](#), available with Lincoln Protected Pay Select, you don't have to choose between dependable lifetime income and leaving something meaningful behind.

The Refillable Death Benefit Advantage

Most income strategies slowly drain what's left for loved ones.

Estate Lock helps change that. See flyer for details.

- Income payments don't reduce the death benefit
- Your beneficiary can receive the full purchase amount, even after years of income withdrawals.
- As long as the account value remains above zero, income continues and the death benefit stays intact

It's a strategy designed to help protect what you worked for — not just while you're living, but long after the final round.



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

- Behind the scenes of a Wealth Transfer case using IUL
- Estate equalization opportunities for clients
- The Platinum Age of Estate Planning
- Fine-tune strategies with confidence
- Let's talk about performance

MassMutual



[In this issue](#) of **debrief60**:

- Life & DI's 2026 Strategy
- See how UL Guard stacks up to other industry GULs
- Updated: Supplementing Retirement with Whole Life
- Help reduce the DI Gap with Radius Choice
- Requirements simplified for life cases under \$100,000
- Redesigned Life UW Requirements Guide and Life Field UW Guide
- Underwriting Uncovered recap: Foreign Nationals and Hodgkin Lymphoma
- Register for the upcoming 30-min webinars covering impairments commonly faced in the field
- DI UW enhancements across our military, medical, and dental programs
- Executive Select Program expands limits for high earners
- See common medical conditions available in our DI Conditions and UW Guide
- Life insurance planning applications for High-Net-Worth Foreign Nationals
- FAQs: Income Taxation of Life Insurance
- Producer delegate enhancement on the MMSD Portal
- Easily find answers you need in the Partner Success Kit
- Producer Statement form changes
- MassMutual wire transfer transition to Bank of America accounts underway
- New loan form simplifies the process for producers and clients

Mutual / United of Omaha

Expanded face values for all age bands

Face amount limits have been expanded on [IUL Express](#) (IULE) and [Term Life Express](#) (TLE) to better align with today's incomes, mortgages and protection needs. This enhancement helps you confidently recommend coverage that truly fits clients' lives.

Issue Ages	Current	New
18-50	\$300,000	\$550,000
51-60	\$250,000	\$450,000
61+	\$150,000	\$350,000



Engineered for Life:

The Power of Living Benefits in Real-World Planning

In today's market, clients aren't looking for generic protection. They want solutions that work, that make sense and that hold up when life takes a turn.

That's why this case stood out: A 74-year-old engineer facing a rigid "convert or lose it" deadline with limited, costly options, until the advisor reframed the entire problem and engineered a solution that delivered efficiency, flexibility and meaningful living benefits.

- [See the case study](#)
- [Watch the video](#) to see how you can use this concept to close your next case



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

- Simplified Issue Underwriting Corner: Application Amendments
- Spring Cleaning for Estate Plans
- Why LTC Costs Are Rising - And How Smart Planning Preserves Peace of Mind
- LTC Operations: FAQ Reminder
- Quick Quotes for Instant Insight
- Security and Savings with Return of Premium
- Higher Annuity Rates Create New Client Opportunities
- Anti-Money Laundering (AML) Refresher Training

Nationwide

Indexed Universal Life Accumulator III

Same low-cost design. New features clients need.

The new Nationwide® Indexed UL Accumulator III includes many valuable new features, such as Performance Lock and our 8% Enhanced Dollar Cost Averaging program. But you can rest assured that it still has the same low-cost design that you've come to expect. [See the comparison.](#)

If you're serving the affluent market, make sure tax-efficient solutions are a part of your planning, because they're both important to clients and to the performance of their portfolios.

Consider Nationwide Indexed UL Accumulator III for their life insurance solution, because of its low-cost design, growth-focused features and the ease with which you can tailor it to their needs.

[Review the features and download the client guide.](#)

Whole Life reprice

Effective April 13th, Nationwide Whole Life 100 and 20-Pay Whole Life have undergone a targeted reprice, which has resulted in a 5% - 15% decrease in rates for ages 50-70.

These products offer guaranteed protection that is not tied to dividends or market performance. They provide certainty and stability for your clients, delivering lifelong coverage without relying on unpredictable returns.

[See the product overview.](#)



[In this issue](#) of **News You Can Use**:

- SECURE Act and SECURE 2.0 Act: Lifetime income solutions
- 7 Social Security tips for women
- Adjust income for inflation
- Navigating corrective distributions
- Nationwide CareMatters II coming to New York
- Year-round tax planning opportunities
- Inherited IRA assets case study: Key considerations

North American Annuity

Charter Plus FIA: A track record of renewal rate consistency

Strong client relationships are built on trust, consistency, and long-term outcomes. With the Charter Plus fixed index annuity (FIA), you can offer a solution that's had a history of stable renewal rates – helping clients feel more confident about their future.

Why it matters: For more than 8,500 Charter Plus contracts issued between 2020–2024, 2025 renewal rates were at least 90% of initial rates 97% of the time across all strategies. [Learn more.](#)

Turn Roth strategies into smarter tax planning conversations

As you review your clients' retirement milestones, don't overlook one powerful tool: Roth strategies. This type of strategic "renovation" could help clients:

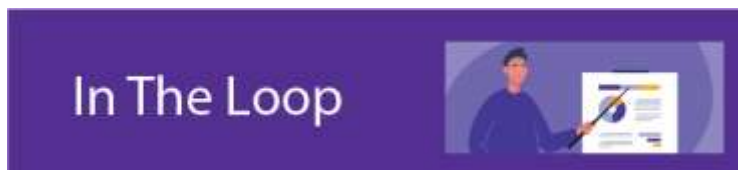
- Reduce the impact of taxes later in retirement
- Create more flexibility around how and when they withdraw income
- Potentially leave a more tax-efficient legacy to their beneficiaries

[Access Roth resources](#) to start bringing these strategies into your client conversations.

Build meaningful relationships with female clients by addressing their unique financial goals and needs

By implementing targeted strategies now, you can better support women in planning for retirement, offering the guidance they need to make empowered decisions for their financial futures. [Download the flyer.](#)

Protective Life



[In this issue](#) of **In the Loop**:

- Get your term life policies in force before April 30
- Accelerated underwriting enhancements now available in California
- Acceptable forms of money
- Languages accepted at Protective

Prudential Financial

Tax efficiency in retirement

Planning for a client's income tax liability becomes even more important in retirement.

Incorporating life insurance into clients' financial plans can:

- Support tax diversification
- Manage retirement income tax exposure
- Help clients protect what they've built and keep more of what they've earned

[Access materials for this sales strategy.](#)

Securian Financial

What's a good way to pass an IRA to the next generation?

Clients don't need their IRA distributions? Nice problem to have. Help them pass it to the next generation tax-free.

[This strategy](#) essentially lets your clients pre-pay the taxes on a qualified asset that will pass to their heirs.

Help clients stay on track with annual reviews

Annual client reviews are a key opportunity to strengthen relationships, uncover evolving needs and ensure life insurance strategies stay aligned with your clients' goals.

To support more meaningful conversations, we're sharing a [client conversation questionnaire](#) designed to help guide discussions around current coverage, financial priorities and potential gaps.

This resource can help you:

- Identify changes in your clients' goals or life circumstances
- Evaluate whether existing coverage still meets their needs
- Open the door to conversations around enhancements or additional solutions

Incorporating structured discussions into your annual reviews can help you deliver greater value and position yourself as a proactive, trusted partner.

[SecureCare IV launches in DE, IN, ND and SC](#) – [Get details and transition rules.](#)

Symetra

Tax Day: A reality check for thinking differently

For many clients, tax day is a reminder of just how much they're giving up to taxes. But once the filings are done, the real opportunity begins.

Now may be the time to help clients reposition for next year with strategies that can go beyond traditional tax planning. Life insurance can play a powerful role in:

- Funding [buy-sell agreements](#) for business continuity
- Creating a legacy for [future generations](#)
- Supplementing [retirement income needs](#)

While taxes are still top of mind, start conversations about what clients can do differently moving forward. Because tax strategy isn't just about filing, it's about planning ahead.

Fixed annuities – [See the rates](#) effective April 24th.

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