

Weekly News

April 29, 2026

American National



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

- Tailored Retirement Solutions Using Palladium SPIA
- Elevate Your Clients' Retirement Strategy
- Explore The Update That Allows 25 Commissionable Agents on One Policy
- Review the new CA Annuity Application Form 11059-CA
- Annuity Solutions for Gen X

Athene

Regulatory reminders and more

[Read this bulletin](#) for:

- Enhanced application process for Athene FireLight users
- Athene's position on providing investment advice
- Athene's Financial Crime Programs

Banner Life / William Penn

More EBCT coronary calcium scores eligible for Preferred rates

Changes were made to EBCT (electron beam computed tomography) coronary calcium risk assessment. Effective immediately, the range of EBCT coronary calcium scores eligible for Preferred rates is expanding. Now, males age 55 and older at the time of testing and females age 70 and older at the time of testing are eligible for Preferred rates with scores of 11-50. Previously, those customers could only get Standard Plus rates. [Learn more about Banner's underwriting.](#)

Corebridge Financial (American General)

Unique underwriting programs help grow your business

Numerous [programs](#) are available:

- Expanded Standard
- Rated Case Advantage
- [Flex Points](#)
- Informal Applications
- Large Retention & Automatic Binding Capacity

Plus, automation that equals faster decisions. [Explore the underwriting resources.](#)

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

- The Elite Producer Compensation Program (EPCP) has been extended through 2026!
- Qualifying agents should expect to begin receiving their Q1 2026 EPCP payment the week of May 11, 2026
- Introducing carrier-to-carrier paperless transfers!
- Annuity Contract Delivery Process

Fixed annuities – [See the rates](#) effective April 20th.

John Hancock

The next evolution in longevity preparation

Introducing the [Longevity Preparedness Tool](#), a one-of-a-kind series of questions carefully designed by an expert team of longevity researchers from MIT to help individuals better understand how prepared they are to thrive as they age.



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

- Moody's upgrade underscores John Hancock's financial strength
- Why our Protection IUL wins vs. Pacific Life
- One product. Three ways to shape cash value.
- When 3% isn't enough, LifeCare steps up
- The 1-2-3s of Vitality: A new resource
- Two proven strategies for executive-benefit success
- Offer your small business clients a simplified experience
- New Longevity Preparedness Tool
- Podcast: Strengthening community at the YMCA
- Expanded benefits for John Hancock Vitality GO members
- Update your contact information online!
- Changes with the Managed Volatility Portfolios

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 our [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.

A second group of inforce IUL insurance policies will have access to additional indexed accounts

Effective May 11, 2026, the two new S&P-based, enhanced volatility-controlled indexed accounts will be available on Lincoln WealthAdvantage Indexed UL (2015) and Lincoln WealthPreserve IUL (2017). These accounts became available on 3 in-force products on April 13, 2026: Lincoln LifeReserve IUL Accumulator (2011), Lincoln WealthPreserve SIUL (2014), and Lincoln LifeReserve IUL Accumulator (2014), and are being offered in response to the strong feedback received since their 2025 introduction in Lincoln's Elite Indexed Universal Life Portfolio.

Financial professionals with clients who own these policies will receive an email notification prior to the effective date, and clients who own these policies will be sent a letter once the accounts are active.

[This article](#) contains all you need to know: In-force Product List, New Indexed Account specifics, Index Information, Book

MassMutual

Living Well Rider to launch on eligible new whole life policies

Consumers are increasingly looking for financial products that offer comprehensive wellness benefits. The Living Well Rider is an added benefit for eligible whole life clients, giving them access to a bundle of wellness services at no extra cost. [Learn more.](#)

Mutual / United of Omaha



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

- Close the Sale Faster with Text to Sign with Authorization Code
- Indexed Universal Life - Protection for Life in Motion
- Inforce LTCi Rate Adjustments Effective July 1, 2026
- LTC Operations: FAQ Reminder
- Critical Advantage vs. Other CI Products: What Sets It Apart?
- Breaking Down the Critical Advantage Portfolio: CI, Cancer, and Heart/Stroke Explained

Nationwide

Offer clients more control with Performance Lock - available on the new Nationwide Indexed UL Accumulator III

When your clients purchase a policy, they'll get death benefit protection for their family, valuable growth potential for retirement and the ability to keep more of their index gains with Performance Lock:

- Prior to beginning their index segment, they can choose a target Performance Lock percentage
- Then if the index reaches or surpasses that percentage, we'll use the index value for that day as their ending value for the segment

This is an uncommon feature in the IUL industry. [Download the guide](#) to see how it works.

Nationwide CareMatters II New York

Nationwide is pleased to announce the launch of our core linked-benefit LTC solution, Nationwide CareMatters II, in New York effective April 13, 2026.

CareMatters II offers the same cash indemnity benefits as Nationwide YourLife CareMatters in New York – and also includes the following enhancements which are already available with CareMatters II outside of New York:

- Separately identifiable premiums
- Two new payment options: Pay to age 65 and pay to age 100
- A maximum LTC benefit Return of Premium option
- An additional inflation protection option of 3% compound interest (in addition to 3% simple interest and 5% compound interest)

For your reference and to assist with this transition, I've attached the following CareMatters II New York materials:

- [NY Product Highlights](#)
- [NY Client Brochure](#)
- [NY Side by Side](#)

North American Annuity

Recent DOL rule update changes required forms - [Learn more.](#)

A stronger lifetime income story for your clients

The recent Income Pay Pro Lifetime Payment Percentage (LPP) increase offers a stronger lifetime income story both now and while clients wait.

With higher Lifetime Payment Percentages (LPPs), clients can generate more guaranteed lifetime income. Plus, an 8% guaranteed roll-up helps grow their income base until they're ready to turn income on.

Updated Level LPPs (Individual):

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

Visit the [Income Pay Pro Guaranteed Income Tool](#).

Pacific Life - Lynchburg

Promise Term reprice

Effective April 17, 2026, refreshed pricing was introduced for PL Promise Term level premium life insurance. This product is designed to deliver affordable death benefit protection for consumers and business owners seeking flexible, short-term coverage. The updated rates enhance pricing consistency and strengthen competitiveness across all term lengths, risk classes, genders, and issue ages. Please refer to [this bulletin](#) for details on target advantages, competitive strengths, and transition rules.

Accumulator Ascent IUL: Taking future plans to greater heights

Robert is a recently retired engineer. He owns his home and has a moderate pension and some savings in his 401(k). He's seeking a tax-advantaged source of supplemental income starting at age 71 to help maintain his lifestyle and offset potential health care expenses.

Robert is concerned about:

- Taxes on his retirement income.
- Outliving his savings.
- Market volatility affecting his 401(k) returns.

With this in mind, Robert's life insurance advisor recommends [Symetra's Accumulator Ascent IUL](#) as a solution because:

- Loans and withdrawals can be taken tax free from the cash value.
- Any remaining death benefit is available to his spouse and/or children.
- The cash value accumulates with index-based interest and downside protection.
- Chronic and terminal illness riders are included in the policy.
- Symetra Accumulator Ascent outperforms the other products he considered.