

Weekly News

July 1, 2026

American National

Product Enhancements for Smart Start Accumulator – [Get details.](#)

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

Athene

Performance Elite special bonus rates extended to July 31st – [View details.](#)

Corebridge Financial (American General)

End the term, not the protection: Permanent protection with no new labs

You can provide permanent protection for clients without the hurdle of new underwriting.

- Convert to permanent coverage without new labs.
- Client's original health rating carries over, regardless of recent diagnoses or health changes.
- Prevent a gap in coverage when their term policy expires.

Visit the "[Term-to-Perm Pivot](#)" page. See the [term conversion playbook](#).

Index annuities – [See the rates](#) effective July 1st.

John Hancock

What underwriters are watching now and what it means for your cases - [Listen to the podcast.](#)

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



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

- Turn insights into action with the Longevity Preparedness Index Tool
- Indexed crediting, made simple
- Leading the way in hybrid LTC growth potential
- Enhanced digital policy delivery - now available for more products

Lincoln Financial Group

Make QCDs even better

Clients who don't need their RMDs love **qualified charitable distributions (QCDs)** – but they still need a reliable income source to satisfy the requirement.

In scenario #7 from this [collection of case studies](#), protected income from an annuity contract with Estate Lock covered the RMD, and the client sent it straight to their charity. And by naming the charity as beneficiary, the organization could also receive the full investment amount later.

Help clients see if their retirement math works

When clients ask, "Will my money last?" they're really asking if the math works - across income, protection, and legacy.

How are you helping clients understand whether their retirement plan really adds up?

Lincoln has created this [short, client-friendly video](#) that helps frame these concerns in a clear and relatable way. [With one click](#), you can share it with your clients and set the stage for a productive conversation.

Mutual / United of Omaha

Annuity Awareness Month was Just the Beginning

Annuity Awareness Month was a timely reason to talk about retirement income. But the opportunity doesn't end there. Every day, clients are looking for more certainty in an uncertain world. They're thinking about how long their money may last, how market changes could affect their plans and how to create dependable income for the years ahead. Those are real concerns. And they deserve a confident conversation. With Mutual of Omaha, you have a trusted name, competitive annuity solutions and practical tools to help make financial conversations easier.

- [Deferred Income Protector Brochure](#)
- [Income Annuity Comparison Flyer](#)
- [Annuities Training: Product and Suitability Overview](#)
- [Income Access Brochure](#)
- [Financial Strength & Ratings](#)



When the Plan Needs a Second Look

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

Even the best protection plans need to be examined periodically to determine if they are achieving the desired goals, or if an adjustment is needed. This Closing Concept highlights how an advisor used an in-force review to reassess a client's needs and better align coverage with real-life concerns using additional Indexed Universal Life Express coverage.

See how a face amount increase helped deliver more complete protection, reinforce trust and give the client greater confidence in her future.

- Your Compliance Responsibility for Replacements
- Term Life Express: Easy to Understand, Built to Flex
- Protection with Options – Guaranteed Refund Option (GRO) Rider
- Important: LTC13 Rate Update
- Turn Rising Care Costs Into Meaningful Client Conversations
- Add a Critical Advantage When Discussing Life Insurance
- Security and Savings - built-in Return of Premium on Critical Illness Insurance

- Watch the video [Life Insurance for Single Parents and Their Children](#).
- Download the [concept flyer](#).

Nationwide

Looking for ways to stay ahead of complex planning topics?

[The Nationwide Retirement Institute](#) offers a robust series of continuing education (CE) virtual events designed to keep Financial Professionals (FPs) well-informed on the subjects their clients care about most. These live sessions cover critical topics, such as:

- Social Security strategies
- Healthcare costs
- Business succession
- Legacy planning

These workshops not only provide actionable insights but also equip FPs with tools to navigate complex client scenarios effectively. Additionally, attendees can use these workshops to earn valuable state insurance and designation credit hours.

North American Annuity

Can you guarantee your clients 100% probability of retirement success?

As clients approach retirement, one question may matter the most: will their income last? [This new flyer](#) illustrates how incorporating Income Pay Pro fixed index annuity (FIA) can help improve retirement outcomes by creating a guaranteed lifetime income stream and reduce reliance on portfolio withdrawals.

Even better, this conversation is more compelling today thanks to the **recently enhanced Lifetime Payment Percentages (LPPs)**. With higher LPPs, clients may be able to secure more guaranteed lifetime income from the same premium, helping bridge the gap between Social Security and retirement income needs.

Help clients build a retirement strategy with all-star potential

With another [recent rate increase](#), NAC VersaChoice 10 fixed index annuity is stepping up to the plate with even more competitive growth opportunities designed to help clients pursue long-term retirement accumulation. [See the bulletin.](#)

Help clients hit a home run with Roth conversions

With the North American Charter Plus 10 fixed index annuity (FIA), you have the flexibility to support both full and partial Roth conversion strategies – helping clients better manage taxes while building toward long-term retirement income. And with an upfront premium bonus, you can help offset the tax impact of those conversions right from the start.

For a limited time: Clients can receive up to a 25% total immediate premium bonus when the optional enhanced bonus rider (EBR for a cost) is elected on premiums received in the first three contract years.

To support your conversations, use this easy-to-share [Roth conversion flyer](#).

Protective Life



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

- Turn more client conversations into coverage with Protective Classic Choice term
- Underwriting build updates
- Place large cases faster with a streamlined underwriting experience
- Updated illustration best practices
- Compliance newsletter

Securian Financial

The opportunity hidden in a policy review

Some of the most valuable client conversations start with taking a fresh look at what's already in place. That's where policy reviews can make a meaningful difference. When clients share their future plans, evolving priorities or questions about whether their current policy is still meeting their needs, a simple conversation can open the door to new possibilities. It creates an opportunity for you to listen, ask thoughtful questions, and uncover solutions.

[This new case study](#) shares how taking the time to understand their client's concerns, the financial professional was able to explore options and identify a path forward that met their client's immediate needs and future goals too.

LTC agreement now available in CA and OR

The **Long-Term Care Agreement (LTCA)** is now available in California on indexed universal life (IUL) policies and in Oregon on all individual universal life policies. Three reasons your clients are going to love this solution:

1. Cash indemnity benefit (7702B) for long-term care (LTC). Clients have total control over how they choose to use their LTC benefit. No need to get expenses pre-approved or worry about what's covered.
2. LTC protection that travels the world. Clients living abroad will have access to 100% of their LTC benefit pool and can receive up to their maximum monthly benefit.
3. A flexible mix of death benefit and LTC protection. By adding the LTCA, clients can leverage their life insurance policy to receive the benefits they need — LTC benefits, a death benefit or both.

[Learn more and get important notes and state availability.](#)

Reflecting on Securians underwriting evolution:

How innovation shaped their underwriting experience – [Discover here.](#)



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

- Redefining our underwriting experience
- How WriteFit Underwriting helped reshape the industry
- LTCA for California and Oregon
- Updated chronic pain guidelines

Symetra

Can life insurance protect beneficiaries AND relieve long-term care concerns?

In addition to death benefit protection, Symetra's indexed universal life (IUL) products can provide monthly payments to help pay for care and other expenses if the insured is diagnosed with a qualifying chronic condition. [Learn more.](#)



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

- SwiftTerm rates get even more competitive
- Replay: Mastering the Mechanics of Protection IUL
- How life insurance can help the competition for top execs
- Living benefit riders add more "life" to life insurance
- July is Chronic Disease Month
- SwiftTerm process enhancement: Policy amendments are now completed during onboarding
- A.M. Best affirms Symetra's financial strength
- Symetra wins 2026 Shorty Award for "Plan Well, Play Well" campaign featuring Sue Bir