United Underwriters Inc.

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Weekly News

July 8, 2026

American National

Smart Start Accumulator – product update

With the new Smart Start Accumulator Series, all fully funded, pending applications submitted July 7th through September 9th will receive a 6% guaranteed floor rate for the first contract year. Applications submitted after this 60-day window will receive the standard 4% rate. Don't miss out on this limited time opportunity to present your clients with a full-featured FIA from an 'A' rated carrier.

The Smart Start Accumulator Series will also be launching in California on July 7th, giving clients access to a new, enhanced, and competitive solution.

Training requirements:

- Required suitability training, course LAD10822, must be completed before sale.
- Agents who completed LAD10385 prior to 7/07/2026 must complete the supplemental update module LAD10821.
- The full suitability course will be available on RegEd, My Learning, iCapital (Simon), and LUMA. The supplemental course will be available on RegEd and My learning.

Annuity rates – See the rates effective July 7th.

Corebridge Financial (American General)

The enhanced Max Accumulator+ III is now available

What this means for your clients:

- More efficient design with lower premium loads
- Stronger accumulation and income potential
- Expanded index options to support greater diversification

See what's new! Download the product highlights and consumer brochure.

Fixed annuities – See the rates effective July 1st.

Gerber Life

Maryland Anti-Fraud Training Requirements – Read the bulletin.

John Hancock

[In this issue](#) of **Advanced Markets News**:

- Estate planning essentials: Top resources to use today
- Central Intelligence
- Top business planning resources to know & use today

Lincoln Financial Group

Are you working with clients who want growth potential but are just done with losses?

Meet Capital Group Dividend Value (CGDV) ETF Participation.

- Active dividend strategy
- 100% downside protection
- Exclusive to Lincoln fixed indexed annuities

The ETF has outperformed the S&P 500 since inception, and clients never take market losses inside the FIA. Take a look at the results in this client-approved one-pager.

Mutual / United of Omaha

Start Earning a 10% Commission Bonus Now!

Starting now through the end of 2026, every qualifying United of Omaha sale can drive more value — unlocking a 10% commission bonus on top of your normal commission payments.

Eligible products are:

- Income Advantage Indexed Universal Life (IUL)
- Life Protection Advantage IUL
- Professional Advantage IUL
- Term Life Answers

Get complete details on UUI's incentives page.

In this issue of **Express**:

- New Account Dashboard Reminder
- Final Reminder - Okta System Updates Coming
- IUL Express: Simple, Flexible, and Worth Celebrating
- Unlock a 10% Commission Bonus Today
- The Closing Concept: This In-Force Review Revealed a Bigger Need
- Extended Increased Med Supp Broker Bonus
- A Smoother Path Through Underwriting
- Go Beyond the Basics with Value-Ads
- Upcoming LTC Policy Migration - What You Need to Know
- Utah LTC Training Requirement Discontinued
- Add a Critical Advantage to the Life Insurance Conversation
- New York Critical Advantage Forms Approved
- Longevity Risk Is Rising-Annuities Can Help Solve It
- Annuity Funding Just Got Easier

Fixed annuities – See the rates effective July 6th.

Ultra Advantage FIA – See the rates effective July 6th.

Nationwide

Market shifts driven by artificial intelligence don't have to be overwhelming

This quick report helps simplify key investment trends like the shift from software to physical infrastructure, sector rotations, and changing valuations so clients can better understand current market pricing. Sharing the full report can help clients build a more resilient investment portfolio.

North American Annuity

What does renewal rate consistency look like?

When clients choose a fixed index annuity (FIA), they're looking for more than growth potential – they're looking for confidence in their long-term strategy. With North American Charter® Plus FIA, renewal rates have historically remained strong across available strategies, helping support client expectations and reinforcing trust in their retirement plan. Learn more.

In this issue of **Insider**:

- Stronger guaranteed lifetime income for your clients
- Podcast: Stand out in a crowded market
- Four ways your clients may reduce financial stress and build confidence
- 20 life events that should trigger a check-in
- Webinar replay: Social Security insights from one of the industry’s leading experts
- Real stories from women shaping the future of financial guidance

Securian Financial

BOLD estate planning strategies

How will your business-owner clients leave their estate? Can your clients successfully transfer the assets they have worked a lifetime to accumulate?

With the ready-made Business Owner Life-stage Design (BOLD) resources, you can help your clients prepare an estate plan that fits their future.

Why LTC conversations stall

“What if I never need care?” is one of the most common objections agents hear about long-term care protection. It’s a valid question. Who wants to buy coverage they may never use?

This is where many conversations stall but you can help move them forward with the right solution. SecureCare IV, Securian’s newest long-term care (LTC) and whole life insurance policy, provides long-term care protection without a “use it or lose it” tradeoff. And as a cash indemnity policy, it can help you give clients something they won’t grow out of: true flexibility.

SecureCare IV's long-term care benefits are paid in cash, giving your clients the freedom to choose the care they want: at home, with loved ones or in a facility. And if they don't need care, their policy provides a death benefit at least equal to the premium they paid.

SecureCare IV can help you turn a common objection into the start of a more meaningful conversation. Discover how it can help you transform objections into opportunities.

Symetra

When you name your product SwiftProtector, you'd better be quick

Symetra SwiftProtector indexed universal life insurance offers a fully automated process that can provide same-day coverage for qualifying clients.

But fast, easy and online isn't all SwiftProtector offers. With SwiftProtector, you can expect:

- Permanent coverage up to $3 million
- Strong death benefit guarantees
- A flexible policy design
- Attractive cash value accumulation potential
- High target premiums.