

Weekly News

July 15, 2026

American National

Redesigned Smart Start Accumulator Series

The Smarter Start Guarantee is now available! As part of the newly redesigned Smart Start Accumulator and Smart Start Accumulator Plus fixed index annuities, this new feature helps maximize accumulation for your clients by eliminating the risk of a first-year zero credit.

And for a limited time - fully-funded applications submitted July 7th through September 7th will secure a guaranteed 6% Smarter Start Guarantee rate on qualifying first-year allocations.

[Learn more.](#)

Corebridge Financial (American General)

Don't let your customers' term premiums go to waste:

See the power of permanent life insurance coverage

Why convert? Term coverage disappears if a client outlives the policy. Help them trade uncertainty for permanent protection by converting.

- Extend guaranteed protection
- Transitions a temporary cost into a cash-value asset
- A 100% cash out opportunity at years 20 and 25

For more conversion resources, visit the "[Term-to-Perm Pivot](#)" page. View the [case study](#). See the [FAQ's](#).

Lincoln Financial Group

Q3 2026 Market Intel Exchange – [Download it here.](#)

OptiBlend FIA – [See the rates](#) effective July 13th.

MyGuarantee Plus – [See the rates](#) effective July 13th.



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

- Simplify Final Expense with Living Promise
- The Mutual of Omaha Difference
- Customizable HIP Plans
- July 21 Webinar: What the dedicated government affairs team is doing on Capitol Hill
- Med Supp Rate Adjustments
- Start Better LTC Conversations With Confidence
- Helping Clients Rethink Self-Insurance
- New York Critical Advantage Forms Approved
- A Safety Net for Recovery
- Annuity Interest Rate Updates Effective July 6, 2026
- More Flexibility Where It Matters Most-Funding

Nationwide

July is Underwriting Awareness Month

Gain a fresh perspective on life insurance underwriting with the latest insights, trends, and Nationwide's people-first approach by [registering for upcoming live events and exploring additional resources](#).

A simplified approach to managing trust payments

[This case study](#) highlights how INCOME Promise Select helps efficiently manage trust payments by providing predictable income, streamlined administration, and flexible distribution options, enabling FPs to better support clients' long-term income planning and fiduciary responsibilities.

A side-by-side look at PEPs and GoPs

Learn how pooled employer plans (PEPs) and (group of plans) GoPs can reduce administrative burden and fiduciary responsibilities, with GoPs offering greater plan flexibility and PEPs providing shared audit costs, helping employers select the retirement plan structure that best fits their needs. [See the side-by-side comparison](#).

Looking beyond the bull-bear debate

Amid persistent uncertainty, equity markets remain driven by fundamentals – especially resilient earnings and expanding margins – suggesting FPs should guide clients beyond bullish/bearish narratives and focus on durable corporate profitability and long-term return drivers. [Read the blog](#).

Help customize clients' retirement income

Nationwide's [INCOME Promise Select Quick Estimator](#) helps illustrate customized guaranteed retirement income options, including lifetime or period-certain payouts, COLA and liquidity features, enabling more informed client conversations around income planning and financial security.

Helping RIAs and FPs maintain momentum

Nationwide can help transitioning FPs and registered investment advisors (RIAs) navigate firm changes with resources and support designed to maintain business continuity, strengthen client relationships, and facilitate a smoother, more successful transition. [Learn more](#).

North American Annuity

The secret to winning attention in today's market

[In this Annuity Chat podcast](#), discover how marketing strategies and value-add resources can help you stand out in a crowded market and build stronger client connections.

Turn Roth conversions into tax-free lifetime income potential

Roth conversions continue to be a powerful planning conversation, especially for clients looking to manage taxes, diversify retirement income, and create tax-free income potential in retirement.

[This new client friendly flyer](#) shows how a partial Roth conversion strategy using Income Pay Pro FIA can help clients build tax-free, guaranteed lifetime income¹ potential.

OneAmerica

Care Solutions rates – [See the rates](#) effective July 15th.

Pacific Life - Lynchburg

Pacific Life Upcoming Security Enhancement for Life Financial Professional Websites

[Get details.](#)

Prudential Financial

Help business owners protect what they've built

The [July Trimester page](#) offers tools and resources to help you start conversations with business owners around income protection, key person coverage, talent retention, and succession planning.



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

- Sales Strategy – Business Planning LifeCycle
- Retirement of Term Essential—important update
- Accelerate the underwriting experience for clients
- Stronger security coming for PruSign
- Access your Hartford/Talcott Agent Statements online
- EssentialTerm Suite: Important planned enhancements for new business submission

Western & Southern Financial (Integrity Life)

Indextra Series – [See the rates](#) effective July 15th. (See the [New York rates](#).)

JourneyMark – [See the rates](#) effective July 15th.