Weekly News

July 29, 2026

American National

New enhancements to the Smart Start Accumulator Series

The newly enhanced Smart Start Accumulator Series has arrived, and it's redefining how clients begin their accumulation journey.

Product highlights

- Smarter Start Guarantee
- Effortless portfolio allocations
- Leading indices

A closer look

The Smarter Start Guarantee is built to give clients confidence from day one by giving them a guaranteed minimum index credit on all first-year allocations with the potential to earn more based on index performance.1 Applications submitted July 7 through Sept. 7 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.

Watch this video to see it in action.

Athene

Expanded IRA support and financial crimes program – Read the bulletin.

John Hancock

More protection. More growth potential. More reasons to choose LifeCare.

LifeCare is designed with meaningful growth potential — so clients can better keep pace with rising care costs over time. See how LifeCare stacks up against leading hybrid LTC solutions.

Coming soon: Cardiac insights for Vitality members

Eligible John Hancock Vitality members can get 20% off Prenuvo's Advanced Heart Health Scan, a non-invasive, MRI-based assessment providing deep insights into heart health. The Advanced Heart Health Scan is the newest addition to our suite of proactive health screenings already available to eligible members.

Total View Credits now available for more clients

Good news! We've made it easier for more cases to benefit from Total View Credits. Eligible clients with coronary artery disease (CAD) and Type II diabetes are now considered for Total View Credits, opening new opportunities for better decisions on your mildly substandard cases.

As a reminder, Total View Credits provides an upgrade opportunity - up to a two-table improvement (to a maximum of Standard) - on your more challenging cases. To be considered, simply submit your case as usual. If, after our holistic underwriting assessment, we determine that the submission is eligible for an upgrade, we'll automatically apply any available credits. See the Frequently Asked Questions.

Service spotlight: online beneficiary changes

Life events and changing priorities can impact beneficiary decisions. It's important that your clients periodically review their elections to ensure they reflect their current wishes.

With online access to beneficiary information, your clients can review their designations and make necessary updates in real time – giving them a simple and secure way to align their elections with their evolving needs. Help your clients stay connected by encouraging them to create an account at Johnhancock.com/lifeaccount and review their beneficiaries today.

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 the 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.

MassMutual

Guaranteed Issue (GI) enhancements for business owner clients

MassMutual has expanded the availability of their Guaranteed Issue (GI) rate class on whole life policies, designed to better support your business clients.

What's New?

- ***No limit on number of lives covered*** — giving you greater flexibility to pursue larger opportunities. 100% participation in the plan is required.
- ***Dedicated underwriting resources*** — ensuring an enhanced and more efficient administration process with streamlined SLAs.

Learn more.

Mutual / United of Omaha

In this issue of **Express**:

- Important Update to Book of Business Information
- IUL Express: Same Foundation, Faster Path to Coverage
- Four Products That Can Earn You 10% More
- The Closing Concept: Using Premium Finance to Fund Large Estate-Planning Scenarios
- Heads Up - Earn More on Broker Bonus
- Hospital Indemnity Optional Rider: Skilled Nursing Facility
- Dental + Med Supp Savings
- Med Supp Rate Adjustments
- Help Clients Consider the Cost of Waiting
- Leverage SPA for Your Social Media Strategy
- Understanding Cancer and Heart Disease Risks in 2026 and Beyond
- Three Ways Annuities Can Strengthen a Financial Plan

Nationwide

CareMatters Annuity Underwriting Update

Effective immediately, CareMatters Annuity underwriting will result in an auto-decline for certain uninsurable health conditions. All applications will be evaluated under these updated guidelines. See this list of uninsurable health conditions.

Pacific Life - Lynchburg

PL Promise Term Life Insurance Reprice – Read the notice.

Prudential Financial

Protection IUL launches August 17th

Protection-focused IUL is for the life your clients are living and the legacy they're leaving.

Protection IUL helps address growing client demand for reliable protection with growth potential—without unnecessary complexity.

What to expect from Protection IUL:

- Competitively priced death benefit protection
- Our industry-leading BenefitAccess Rider + other optional riders to choose from to enhance coverage
- Attractive cash value growth potential with consistent indexed account options across our IUL portfolio
- A slate of well-known indexes + unique choices like our S&P 500 6-month point-to-point and Nasdaq-100 1-year point-to-point options

In this issue of **Life Essentials**:

- New Prudential Protection IUL: Designed for protection, built for today
- Retirement of Term Essential
- Get a sales idea before your coffee can get cold
- Trimester Sales Strategies: Business Planning Lifecycle
- EssentialTerm Suite: Important planned enhancements for new business submission

Symetra

Increase your summer sales with Symetra's Swift life insurance

The dog days of summer are here, and applying for life insurance may not be top of mind for your clients. But with SwiftTerm and SwiftProtector, our fast, online application process makes it easier for clients to get the term or permanent coverage they need—even in the summertime.

Here's how it works:

1. You complete part one of the application.
2. Your client receives an email to complete the rest of the application when and where it's convenient for them.
3. Underwriting is completed.
4. Your client accepts our offer and pays online.
5. Coverage starts right away—with some clients even qualifying for same-day coverage.

With SwiftTerm and SwiftProtector, both you and your clients can enjoy a simpler process and peace of mind without skipping those summer camping trips, golf outings or days at the lake.