United Underwriters Inc.

1-800-258-7296

Weekly News

August 5, 2026

American National

Annuity Watch

Everything you need to stay one step ahead

In this issue of **Annuity Watch**:

- New! VIP Processing
- Palladium Multi-Year Guarantee solutions
- Discover the new Smart Start Accumulator Series
- Qualifying for 2027 Partner Conference

Annuity rates – See the rates effective August 1st.

Corebridge Financial (American General)

Quick tips for payment addresses & wire transfers – See the tips.

Annuity updates

Sales, operations and compliance news

corebridge financial

In this issue of **Annuity Updates**:

- The Elite Producer Compensation Program (EPCP)
- Making it easier to do business with new OK2Sell functionality
- Carrier-to-carrier paperless transfers
- Corebridge Pathway Choice Focus NY: Penalty-Free Withdrawals
- Revised: Rhode Island — Policy Internal Replacement Disclosure Form
- Fraud prevention starts with verification
- Pause. Verify. Contact Corebridge.

John Hancock

LTC in-force rate action notifications for late August – Get details.

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

- Taxes and legacy planning: Top resources to use today
- Central Intelligence
- Estate planning essentials

Lincoln Financial Group

Online Interview Process Updates

To help clients start and complete their online interviews faster:

- All eligible Life Insurance Ticket, Life Insurance eApp, MoneyGuard eApp and paper submissions for all ages and face amounts will automatically default to online interview.
- Immediately following an in-good-order submission, the online interview email will automatically be sent to the client to begin their interview.

See details.

Lincoln's LTC Pre-Check online pre-submission tool

This tool is available to help determine if clients may qualify for MoneyGuard solutions. Check it out.

California approves Lincoln WealthProtector IUL – Learn more.

Optiblend FIA – See the rates effective July 27th.

MYGuarantee PLUS MYG – See the rates effective July 27th.

MassMutual

Introducing UL Guard's New LTCAccess Rider II

As clients look for flexible ways to plan for long-term care, UL Guard now offers more options. The new LTCAccess Rider II helps clients access their policy's death benefit to help cover qualified care, adding flexibility in one streamlined solution.

The LTCAccess Rider II offers:

- Tax-qualified benefits under IRC Section 7702B(b)1
- Monthly Indemnity benefits payments once claim is approved
- Simple election at issue
- Care coordination services included at no extra cost

For clients that decide not to elect LTCAccess Rider II at issue, the UL Guard policy will include the Chronic Illness Rider at no extra cost, to help provide financial support if clients become permanently chronically ill.

Check out the UL Guard Playbook for more details.

The LTCAccess Rider II is currently NOT available in CA, DE, DC, FL, IN, MT, NJ, NY and NC.

New in NY: UL Guard

UL Guard is now available in New York. Learn about this guaranteed universal life solution, offering:

- A no-lapse guaranteed death benefit
- Competitive short-pay premium payments
- Living benefits to help protect against unexpected life events
- A solution for tax-advantaged estate planning strategies

See a snapshot of the product.

Economic benefit split dollar explained

This episode of the Advanced Sales Soundbite discusses split dollar plans under the economic benefit regime. This is an alternative to a loan regime split dollar arrangement.

Redesigned Producer Statement and PAC Forms

MassMutual has redesigned the Producer Statement and Pre-authorized Check (PAC) form.

Mutual / United of Omaha

The Closing Concept

Success With Fluidless Underwriting

Today's clients expect convenience, and when the application and underwriting process feels like a burden, progress can stall. The Fluidless Underwriting Program helps you keep cases moving.

- Watch the video
- Read the full story of how one producer used this program to stay in control of a high-value case
- Download the Fluidless Underwriting Program Flyer
- Download the Fluidless Program Checklist

New sales tool:

A Simpler Way to Explain Indexed Growth Potential

The new Trigger Rate Crediting Strategy flyer introduces a straightforward way to explain indexed growth potential. It outlines how the strategy works, why its simplicity can help set clearer client expectations and which clients may be a good fit. No complicated math or hard-to-follow formulas. It's just a clearer way to discuss upside potential and downside protection

In this issue of **Express**:

- New and improved Simplified Issue site
- IUL portfolio - financial strength and stability come built in
- New York Guaranteed ADvantage Forms
- More Opportunities to Place Med Supp Business
- Senior Health Dashboard: A Powerful Tool at Your Fingertips
- Coming Soon - New Medicare Supplement ID Cards
- July Med Supp Webinar Recap
- The Difference LTC Coverage Makes: Two Retirement Scenarios
- A Closer Look at the Value of LTC Claims
- Protecting the Non-Working Spouse with Critical Advantage
- Use Your Annuity Advantage

Fixed annuities – See the rates effective August 3rd.

Ultra Advantage FIA – See the rates effective August 3rd.

Nationwide

Nationwide CareMatters II enhancements - *coming in September*

The Nationwide CareMatters suite of products was designed to offer client friendly LTC solutions focused on flexibility, choice, and guarantees.

On September 14th, the following changes will be implemented:

- Waiver of full premium while LTC benefits are being paid will be included on all policies with a recurring pay option that were issued on January 1, 2026, or later.
- Adding a 20-year premium duration option.
- Adding an 8-year maximum benefit period option.
- Adding a 3% compound for 20 years inflation protection option.
- Implement a pricing discount when a lump sum premium is combined with a recurring premium option.
- Removing the following in all states except New York and California: Step-Up ROP option, Pay to 65 option, and the 3% simple inflation protection option.

To learn more about Nationwide CareMatters II and these changes please review the Product Profile and the Transition Rules.

North American Annuity

NORTH AMERICAN INSIDER

In this issue of **Insider**:

- A grand slam for guaranteed income
- Help guide clients through one of retirement's biggest decisions
- Show clients the strength behind North American
- Financial Home Makeover
- Fan-favorite piece now available in multiple languages
- See how NACcelerate gives you the edges
- User-friendly commission statements

OneAmerica

E-Applications Only - beginning January 1, 2027

OneAmerica will move to an e-application-only process beginning January 1, 2027.

A Significant MYGA to Annuity Exchange Opportunity Is Emerging

Over the past five years, MYGA sales have grown dramatically.

Why does this matter?

Millions of dollars from three-year MYGAs sold during the record years of 2022 and 2023 are beginning to mature. That creates opportunities to reconnect with clients, review their objectives, and discuss next steps.

For many older clients (75-87), this may be an ideal time to revisit long-term care planning and explore annuity exchange opportunities. If you have MYGA clients approaching maturity, now is the time to start those conversations.

Is Holding the Asset Always the Best Strategy?

Many advisors assume keeping assets under management is the best long-term answer. On paper, earning a 1% advisory fee on a $100,000 account seems straightforward.

But the hidden cost is often the ongoing service associated with funding LTC premiums from managed assets.

Every year brings another premium notice, another client question, another discussion about market performance, and another review of whether the policy still makes sense. What appears to be a simple retention strategy can become an annual service event that consumes valuable time.

In contrast, repositioning assets into an asset-based LTC strategy can often provide a similar economic outcome while simplifying the client's experience. The client gains confidence in the strategy, avoids annual funding decisions, and the advisor eliminates years of premium-management conversations.

The lesson isn't about giving up control. It's about delivering the right solution. Sometimes the most valuable thing we can do for a client is remove complexity from their financial life.

Pacific Life - Lynchburg

New Incentive

$500 for 5 PL Promise policies – and more

If you are already selling PL Promise Term or PL Promise GUL life insurance, you probably know about its' affordable death benefit protection, efficient underwriting process with Pacific Accelerated Life+, and 73% accelerated and modified underwriting success rate with no medical exam. But do you know you could be earning more on those policies?

With the 2026 PL Promise Producer Incentive Program, Pacific Life is offering an extra $500 in compensation for selling five policies and $100 for each additional policy sold between 7/20/26, and 12/31/26. Visit UUI's incentive page for complete details.

Protective Life

Rated Cases and Tobacco Users

Many advisors assume a rated case is less likely to place. Our experience suggests otherwise. 59% of rated cases place at Protective, compared to 65% of non-rated cases. That's a much smaller gap than many expect.

Now,theye're making it even easier to get those cases through underwriting. Effective July 20, applicants age 50 and under seeking up to $1 million of coverage applying for term or GUL, may qualify for expanded Accelerated Underwriting eligibility, including:

- Tobacco users
- Substandard/rated cases up to table 8
- Applicants with certain medical conditions
  - Diabetes
  - High Blood Pressure
  - High Cholesterol
  - Build concerns
  - Anemia
- Cases where existing clinical lab data may help keep the process accelerated

The takeaway: Don't assume a tobacco user, rated case, or client with a manageable medical condition won't qualify. Run it through Protective first. Take a look at the updated Eligibility Checklist.

In this issue of **In the Loop**:

- Underwriting build updates
- Help clients get the best possible scenario for short-term coverage
- Balance clients' protection and growth needs with flexible no-lapse guarantee options

Prudential Financial

Protection IUL launches August 17th

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

What to expect:

- 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

Join the launch webinar on August 18th.

Reinforce what matters most

August is your moment to double down on what's been working. Revisit our best sales ideas from recent months and put them to work to help protect your clients' health, wealth, and legacy. Visit the site and take the quiz to test your knowledge.

Securian Financial

SecureCare IV coming soon to Montana

SecureCare IV long-term care (LTC) and whole life insurance policy launches in Montana on August 10th. With this release, SecureCare IV will be available in all states except California and New York.

SecureCare IV:

- Raises the bar on early claim support in the industry by offering access to some benefits during the 90-day elimination period and retroactive payments once the elimination period is complete
- Expands payment flexibility by adding a new 20-pay premium duration
- Delivers 100% of the full monthly LTC benefit for clients who go on claim internationally
- Guarantees the death benefit will be at least equal to premiums paid if the LTC benefits are never used

Three videos that can unlock business-owner opportunities

See how business valuations can help agents uncover planning opportunities, strengthen business-owner conversations and identify large cases. Access the videos.

Underwriting Hot Topic: Clients with international connections

Whether you're working with a client who travels frequently, is a permanent resident or resides in the U.S. on an eligible visa, Securian's international underwriting guidelines help you understand eligibility requirements and set expectations early.

Helping you grow your next accumulation sale

Whether you're looking for product information, sales concepts, competitive resources or marketing materials, visit the [Eclipse Accumulator II IUL web page] to access the latest tools and resources.

Symetra

In this issue of **Sales Flash**:

- Award-winning protection that's even easier to sell and now repriced
- The mechanics behind stronger IUL recommendations
- Symetra IUL leads the pack with low charges, flexibility and advance access
- Highlighting Chronic Disease Month in July
- Is a premium financing strategy for funding life insurance right for your clients?
- Symetra sales material review

Annuity rates – See the rates effective August 3rd.

Western & Southern Financial (Integrity Life)

Indextra: Built for What's Next – Learn more about Indextra.

Fixed Annuity rates – See the rates effective August 1st.