United Underwriters Inc. 1-800-258-7296

Weekly News

August 12, 2026

American National

Smart Start Accumulator Series

The newly enhanced Smart Start Accumulator Series 10 has arrived, and it's redefining how clients begin their accumulation journeys.

The Smart Start Accumulator Series uses Modern Portfolio Theory, a Nobel Prize winning portfolio management strategy, to offer three carefully optimized portfolio allocation options. This straightforward process estimates the highest projected accumulation potential for each level of risk. Watch this brief overview of effortless portfolio allocations and learn how the optimization process helps align portfolio allocations with different client risk profiles.

Athene

MaxRate 3, 5, & 7 – See the rates effective August 11th.

Corebridge Financial (American General)

Simplify the path to permanent protection

Moving a client from term to permanent coverage doesn't have to be complicated.

- Download your conversion-eligible list directly in Connext. See instructions.
- Watch this illustration demo for expert tips and best practices.
- Ask Jeff (jphilibotte@uuinc.com) to generate side-by-side protection illustrations for you.

Fixed annuities – See the rates effective August 10th.

John Hancock

The conversation around longevity is gaining national attention, and John Hancock is helping lead it

Dr. Joe Coughlin, Founder and Director of the MIT AgeLab and longtime partner of John Hancock, was recently featured on the Mel Robbins Podcast, bringing the topic of longevity preparedness to one of today's largest audiences.

This moment creates a great opportunity to engage clients in a conversation about preparing for longer lives, not just financially, but also physically, emotionally, and socially. Through our work with the MIT AgeLab, including the development of the Longevity Preparedness Index (LPI), we're helping individuals better understand their readiness for the years ahead and identify opportunities to improve it.

Hear Dr. Joe's insights on longevity, healthy aging, and how individuals can actively prepare for a 100-year life in this video.

Lincoln Financial Group

Pricing Improvements for Term

Effective August 10th, pricing improvements were made to Lincoln LifeElements Level Term (2019) - 08/10/26 and Lincoln TermAccel- 08/10/26 (10, 15, 20 & 30 yr level term periods).

- Price decreases in targeted market segments, particularly for ages 45+ with face amounts of $1 million to $10 million for LifeElements, and $1 million to $2.5 million for TermAccel, in standard and preferred non-tobacco classes.
- No premium increases.

See details.

Before clients ask about the midterms

With midterm elections approaching, clients may be wondering what that means for their retirement savings.

This short, client-approved presentation is designed to help guide that conversation:
- The ride can get bumpy leading up to Election Day.
- Stocks were higher 12 months after every midterm election since 1950

As uncertainty rises, many advisors are also using Lincoln FIA solutions to help clients protect what they've built while maintaining growth potential. Check out the Lincoln OptiBlend rates.

In this issue of the **Lincoln Leader for Life Solutions**:

- Electronic processing coming soon for Lincoln MoneyGuard II in California
- Online interview process updates
- Expanded paperless options for life insurance clients

OptiBlend FIA – See the rates effective August 10th.

MYGA – See the rates effective August 6th.

Mutual / United of Omaha

In this issue of **Express**:

- Important IOLI and STOLI Reminders
- Earn More with Income Advantage IUL
- The Closing Concept: Success With Fluidless Underwriting
- Make HIP Conversations Easier
- Earn Marketing Credits For 2027
- Your Medicare Solutions Contact Guide
- Find the right Medicare Solutions contact faster with one easy-to-use reference card.
- HIP Bonus Opportunity
- Med Supp Rate Adjustments
- Modern LTC Coverage Goes Beyond the Nursing Home
- Addressing the Top 5 Client Objections to LTC Insurance
- Critical Advantage: A Compliment, Not A Competitor To Life Insurance

Nationwide

Finding the right fit in whole life insurance

With Nationwide Whole Life, clients receive predictable, guaranteed* values, without dependence on uncertain dividends, backed by a company with a long history of serving policyholders. Learn more.

The Financial Professionals role in family wealth conversations

Nationwide research shows intergenerational planning is becoming essential, creating opportunities for Financial Professionals to deepen client relationships by guiding family conversations around retirement, caregiving, legacy goals and wealth transfer before critical decisions arise. Read the blog.

6 common immediate annuity myths – debunked

Help clients address common annuity misconceptions by exploring how immediate annuities can provide guaranteed income, liquidity options, inflation protection, and legacy planning benefits – making them a versatile solution for retirement income and long-term financial security.

The retirement reality gap

The Nationwide retirement reality check highlights the gap between retirement expectations and reality, showing how protected lifetime income solutions can help participants cover essential expenses and strengthen retirement confidence through in-plan guarantees.

Turning health care costs into retirement income strategies

Health care costs remain a major retirement concern, yet many clients underestimate their impact. This article explores how guaranteed income strategies, including annuities, can help fund recurring medical expenses, strengthen retirement income plans, and improve long-term financial confidence.

Underwriting people, not policies

Nationwide Underwriting combines digital efficiency with experienced human judgment to deliver faster, often fluidless underwriting, less paperwork, and more competitive life insurance offers tailored to each client's unique circumstances. Learn more.

North American Annuity

Competitive guaranteed lifetime income. . A+ rated company.

Clients want more than guaranteed lifetime income – they want confidence in the company providing it. That's why Income Pay Pro fixed index annuity (FIA) continues to be a compelling retirement income solution. With competitive Lifetime Payment Percentages (LPPs), you can help clients maximize their guaranteed lifetime income potential. Run an income quote in seconds.

MYGA rates – See the rates effective August 6th.

OneAmerica

Care Solutions interest rates – See the rates effective August 15th.

Pacific Life - Lynchburg

Texas – Severe Storms and Flooding – Read the bulletin.

Protective Life

Secure Saver fixed annuity – See the rates effective August 11th.

Prudential Financial

Exclusive: Preview the new IUL

Coming August 17th, Protection IUL was built for clients who prioritize a reliable, long-term death benefit protection. Watch the preview, and be sure to attend the webinar on August 18th.

Securian Financial

Expanded retention capacity for larger life insurance opportunities

Effective August 1,2026, Securian increased their internal retention limit to $10 million, expanding their ability to support larger and complex individual life insurance cases. Learn more.

Symetra

Enhanced high-net-worth foreign national

Today's high-net-worth clients may live or come from all over the world, but many share the same life insurance needs.

Symetra's expertise in the high-net-worth foreign national (HNWFN) market can help clients with U.S. ties navigate the complexities of generational wealth transfer with specialized underwriting guidelines and customized solutions designed specifically for them.

Last week, they launched their enhanced HNWFN program. Key highlights include:

- Expanded capacity to $30 million, with a $50 million jumbo limit.
- Improved underwriting risk classifications for key metropolitan areas.
- Accessible to clients with minimum global net worths of $1 million.
- Face amounts starting at $1 million for permanent insurance and $3 million for term.
- Broad issue-age ranges of 20–75 for "A" and "B" countries and 20–70 for "C" countries.
- Eligibility across our fixed permanent and term life insurance products, with full underwriting up to Table D.
- Streamlined policy delivery available through limited power of attorney (LPOA).

Review the HNWFN program guide for complete details.

Annuity rates – See the rates effective August 10th.