United Underwriters Inc.

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Weekly News

August 26, 2026

American National

Smart Start Accumulator Series 5 – *coming September 8th*

Built with the same great features as the current series, Smart Start Accumulator Series 5 introduces a shorter surrender duration, giving clients another option to align their annuity strategy with their unique needs and timelines. Learn more.

Annuity rates – See the rates effective August 19th.

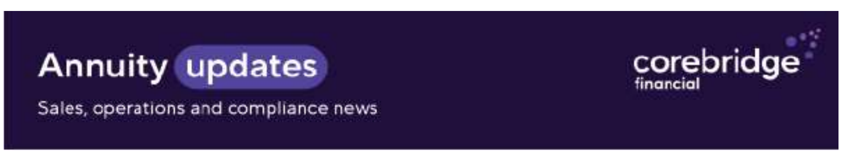
Athene

Rate band householding, financial crimes and more – Read the bulletin.

Corebridge Financial (American General)

Corebridge eliminated the Third Party Financial (TPF) Requirement

The Third Party Financial requirement has been removed from Corebridge's Age & Amount guidelines for certain cases. Read the bulletin.



In this issue of **Annuity Updates**:

- Take advantage of the Elite Producer Compensation Program
- Annuity eSignature acceptance update
- Corebridge now offers instant suitability decisioning!
- Carrier-to-carrier paperless transfers update
- FIA product enhancements
- Increased rates on our Power Index Advisory index annuity
- Assured Edge product enhancements

Illinois Mutual

Introducing the NEW DI Agent Guide

Introducing the new DI Agent Guide - your single destination for:

- DI Underwriting Information, Tips and Strategies
- DI Medical Information
- DI Product Details

John Hancock

Turn survivorship prospects into sales wins

Built on John Hancock's long-standing leadership in the survivorship market, Protection Survivorship IUL 26 is designed to help your high-net-worth clients achieve their estate planning goals with stronger guarantees, competitive pricing, and enhanced growth potential. Help clients protect more of their legacy.

In this issue of **Spotlight**:

- New JohnHancock.com: Easier, clearer, same trusted partner
- Open the door to more executive benefits opportunities
- August 26 webinar: Protection SIUL 26: Built smarter, designed for advanced markets success
- Now available: New tools for cardiac care
- 2026 dividend accumulation rate change
- LifeCare is now available for trust-owned planning
- Help clients protect capital and plan for care
- New podcast discusses the differences between lifespan, health span and brain span with content you can leverage in client meetings

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.

Update to Policy Split process

Lincoln has updated the Policy Split process to reinforce exchange processing requirements. See details.

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

Update to Policy Split process
2026 Life insurance yearend guidelines
Reminder of upcoming placement deadline for already submitted late duration Term conversions

MassMutual

How many years of saving can one disability erase?

Finding effective ways to introduce disability income (DI) insurance can be challenging. This sales idea connects income protection to something every client understands: their savings. By showing how a disability could interrupt years of accumulated savings, it creates a natural opening for meaningful DI conversations.

Mutual / United of Omaha

Annuities Can Help Clients Plan for the Unexpected

Clients want to prepare for retirement, but they may hesitate to commit to an annuity if they're concerned about accessing their money when life changes.

This new sales concept flyer can help you address that concern. It shows how Ultra Advantage FIA combines growth potential and downside protection with meaningful access options.

In this issue of **Express**:

- Understanding your Exposure with Telephone and Text Solicitations
- A Proven Approach to Final Expense Protection
- Simple Solutions. Smooth Experiences. 10% More.
- The Closing Concept: Turn "Not Now" Into "Let's Do This"
- HIP Sales That Reward Your Success
- Important Update for Iowa
- Hospital Indemnity Optional Rider: Prescription Drug
- Boost Your Sales with Dental Plans Clients Will Love
- Med Supp Rate Adjustments
- What Is The Real Cost of Waiting for Long-Term Care Insurance?
- LTC Product Guide Updates
- Out-of-Pocket Costs Are Rising-Even with Health Insurance. Here's a Smarter Way to Prepare.
- What If the Key to a Healthier Retirement Is Less Financial Stress?

North American Annuity

Updated allocation scenarios available

The allocation scenarios in The Index Standard reports below offer suggestions for how your clients could allocate their premium among the available index strategies of five of our most popular fixed index annuities, aiming to balance performance potential with diversification.

OneAmerica

Turning LTC objections into opportunities

Many clients recognize the risk of long-term care but delay planning because they assume they can self-fund, don't expect to need care, or aren't sure where to start.

Here are a few common objections and ways to reframe them:

- ***"I can self-fund the risk."***
  "You have strong assets, but long term care isn't really an asset issue. It's an income issue. If a major care event required $1.5 million, it could reduce your retirement income by about 75%. You could pay for it, but the real question is whether you want to spend your hard earned savings that way. My job is to help you protect the income you're counting on."
- ***"Why do I need lifetime benefits?"***
  "Most people have been told to prepare for an average of two to three years of care. The real risk is something catastrophic, like Alzheimer's. One out of three people over age 65 will develop some form of dementia. You wouldn't buy health insurance that excludes cancer, and I don't want you to buy long term care coverage that doesn't protect you from the biggest threat."
- ***Emotional hesitation.***
  "I understand why this topic feels uncomfortable. It forces you to think about aging and the possibility of needing help. But LTC planning is really about protecting your independence. It can help ensure your family doesn't have to pause their lives to step in. A clear strategy can keep control in your hands and reduces stress for everyone involved."

These conversations are not about selling a product. They are about protecting a client's future quality of life and helping them make decisions that support their long-term goals. You can also share this planning worksheet with clients as they outline their future care preferences.

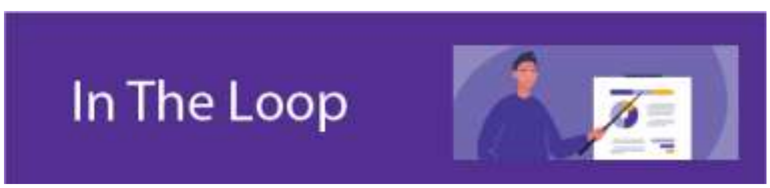
Turn Underutilized Annuities Into a Long-Term Care Strategy

Many clients have nonqualified annuities that no longer serve their original purpose. Learn how repositioning those assets into a Pension Protection Act-qualified solution like Indexed Annuity Care can help provide more predictable, tax-efficient funding for future extended care needs. View this hypothetical example.

Pacific Life - Lynchburg

Oregon Wildfire Disaster Relief – Read the bulletin.

Protective Life



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

- Recent Accelerated UW Enhancements
- Solutions for evolving clients' needs
- Life Insurance Awareness Month
- Pennsylvania disclosure statement reminder

Secure Saver fixed annuity – See the rates effective August 25th.

Symetra

Symetra's MultiLife Business Program unlocks tax advantages and employee benefits

See how two small-business owners used Symetra's MultiLife Business Program with Accumulator Ascent IUL to create meaningful benefits for key employees, while capturing valuable tax advantages for the company. View the case study.

Annuity rates – See the rates effective August 27th.

Retirement Income Insights:
The Most Important Retirement Number

Most clients know their account balance. Far fewer know how much guaranteed monthly income they'll have once the paycheck stops. That simple question can shift the conversation from growing assets to creating dependable retirement income.

Why It Matters

- Retirement is funded by income—not account values.
- Guaranteed income can help provide confidence, regardless of how markets perform.
- Advisors who lead with income planning often uncover opportunities that investment reviews alone may miss.

Client Question of the Month: "How much guaranteed monthly income will you have before you begin withdrawing from your investment portfolio?"

If that conversation uncovers an income gap, IncomeSource Select (DIA) and IncomeSource (SPIA) can help clients create a dependable retirement paycheck that many traditional pensions may have once provided. View the sales idea.