Weekly News

September 2, 2026

American National

In this issue of **Annuity Watch**:

- RMD-friendly retirement solutions
- Smart Start Accumulator Series 5 coming soon!
- Quick illustrations coming soon!
- Rate Certainty Annuity will be renamed to American National Rate Constant Annuity
- Qualifying for 2027 Partner Conference
- July 2026 software updates

Annuity rates – See the rates effective September 1st.

Banner Life / William Penn

Lower rates for OPTerm

Starting August 26th, Banner dropped rates on OPTerm. So whether your client needs 10 years of coverage or 40, they'll be there for them and for you. It's not about the numbers, but you can expect to see them at the top of the rankings about 88% of the time.

Corebridge Financial (American General)

Turn Social Security questions into planning opportunities this LIAM

Did you know on average Social Security replaces less than half of pre-retirement income? This reality may leave many of your clients exposed to a real retirement income gap.

Corebridge's ready-made resources make it easy to show clients:

- How to keep their retirement plans on track
- How to use life insurance to supplement Social Security income

Access their suite of materials and add to your toolbox. Visit their site and make the most of Life Insurance Awareness Month.

Gerber Life

The Gerber Life Agent Portal

Whether you are a new or an experienced agent with Gerber Life, our Agent Portal is designed to help you manage cases, access commissions, download documents, create quotes, and submit applications.

As a reminder - Agent Portal passwords expire every 90 days. You can reset this password by using the Forgot Your Password? link on the Agent Portal login screen.

- Download the Agent Portal and MFA Guide
- Visit the portal

John Hancock

In this special edition of **Spotlight News**:

- Life Insurance Awareness Month
- Powerful reminders of why your work matters
- Podcast: the real-life impact life insurance can have for your clients
- Protection SIUL 26 now approved in Florida
- See the Bronze Guarantee sales strategy in action
- Crediting rate change for Protection UL and SUL

In this issue of **Advanced Markets News**:

Meet the Advanced Markets team
Life Insurance Awareness Month
Central Intelligence

Lincoln Financial Group

Have any of your clients inherited a non-qualified annuity in the last 12 months?

By leveraging the OptiBlend Fixed Indexed Annuity, beneficiaries may be able to spread distributions over their life expectancy while helping protect inherited assets from market volatility.

MassMutual

Are your clients self-funding their long term care?
Rethink Long Term Care Planning with UL Guard

Clients concerned about potential long term care expenses often consider setting aside assets to cover future care needs. But what if those same planning dollars could help address multiple objectives?

Check out this case study and learn how UL Guard with the LTCAccess Rider II could be positioned as an alternative to self-funding, helping support long term care planning needs while also providing life insurance protection and legacy planning benefits.

And, this LTC Cost Estimator Tool can help personalize discussions with state-specific cost estimates.

Mutual / United of Omaha

Living Benefit Riders launch in California on September 2nd

California Living Benefit Riders for Term Life Express will be available beginning September 2nd.

The offering includes three Accelerated Death Benefit Riders at no additional cost to the customer:

- Terminal Illness
- Chronic Illness
- Critical Illness

The Closing Concept: Turn Retention Challenges Into Opportunities

Replacing a key employee can be costly and disruptive. This Closing Concept explores how an executive bonus arrangement can help business owners reward and retain top performers without the complexity of traditional qualified plans.

See how Income Advantage indexed universal life insurance can support long-term retention goals while delivering value to both the business and the employee.

- Download the concept: Executive Bonus Planning Made Simple
- Explore the Executive Bonus Brochure
- Discover Income Advantage IUL: The Unique Asset

Express

A Weekly Update for Mutual of Omaha's Brokerage Sales Distribution

In this issue of **Express**:

- Enhanced Email Onboarding Journey for New IULE Policyholders
- Why Producers Choose Our IULs?
- New York Guaranteed ADvantage eApp Updates
- Increased Compensation on Hospital Indemnity Plans
- A Strong, Stable Name in Medicare Supplement
- Hospital Indemnity Optional Rider: Home Health Care
- Med Supp Rate Adjustments
- Confident Recommendations Start with Competitive Insights
- In-force LTCi Rate Adjustments Effective November 1, 2026
- Return of Premium Savings for Critical Illness Insurance
- How Sequence of Returns Risk Can Affect Long-Term Savings

North American Annuity

Lifetime Payment Percentages (LPPs) increase on Income Pay Pro fixed index annuity

The new LPPs apply to applications received or submitted through Annuity e-Biz on or after August 25th. Rates are subject to change at any time. See the updated LPP's.

OneAmerica

OneAmerica℠ Financial **Care Solutions News**

In this issue of **Care Solutions News**:

The expanding need for care: Why long-term care planning can't wait
Enhancing the policy delivery experience
Asset Care moving to 100% eApp in 2027

Protective Life

Lower prices for Protective Classic Choice term – Get details.

Securian Financial

Turn life insurance awareness into opportunity

Life Insurance Awareness Month puts life insurance top of mind. This September, turn that awareness into meaningful client conversations.

A policy review can help you reconnect with clients, uncover what's changed and determine whether their existing coverage still aligns with their needs. And Securian's policy review kit gives you resources to help make those conversations easier.

Use the kit to help you:

- Check in with clients and uncover important life changes
- Ask questions that get the conversation started
- Take a fresh look at existing coverage
- Assess current life insurance needs
- Request and review in-force illustrations

Don't just raise awareness. Create an opportunity to reconnect, review and help clients prepare for what's next.

Can wealth make LTC more expensive?
The hidden costs of self-funding

For affluent clients, having enough money to pay for long-term care (LTC) can make self-funding seem like the obvious choice.

But that strategy can come with hidden costs, especially when taxes or market volatility enter the picture.
Two new SecureCare IV sales ideas can help you bring those risks into the conversation. SecureCare IV is LTC and nonparticipating whole life insurance.

- The self-funding trap: paying for care
  Discover how taxable withdrawals for LTC expenses can increase clients' tax burdens, trigger Medicare IRMAA (income-related monthly adjustment amount) surcharges and put added pressure on retirement assets.

- When LTC and market volatility collide
  Explore how an LTC event during a market downturn can magnify sequence-of-returns risk and why guaranteed LTC benefits can help protect a portfolio when it matters most.

Symetra

SYMETRA Sales Flash

In this issue of **Sales Flash**:

- Explore our enhanced high-net-worth foreign national program
- Top five reasons to choose Accumulator Ascent IUL
- Build a reward and retention strategy with Symetra's MultiLife Business Program
- Key-person coverage: A simple way to keep the business afloat
- Experience the Symetra difference

Western & Southern Financial (Integrity Life)

Fixed annuities – See the rates effective September 1st.