United Underwriters Inc.

1-800-258-7296

Weekly News

September 16, 2026

American National

Now available - Smart Start Accumulator Series 5!

The Smart Start Accumulator Series now offers a five-year surrender period to help meet the needs of your clients with shorter retirement timelines. This fixed index annuity offers preset and custom allocation options for potential growth, and protection from first-year crediting zeros through its Smarter Start Guarantee feature.

Fully-funded applications submitted through November 8th will secure a guaranteed 5% Smarter Start Guarantee rate on qualifying first-year allocations. Clients will receive this rate, or their index credit, whichever is higher. Applications after this date will receive our stated guaranteed rate. Get marketing materials and training requirements.

Navigating temporary income valleys

For many retirees, there is a period of time between retirement and the start of Social Security benefits and RMDs. Learn how this temporary “income valley” may create opportunities to better manage taxable income in retirement.

Athene

In this issue of **Accelerate**:

- The next generation of annuity buyers
- Helping clients plan for a longer life
- Diversify fixed indexed annuities with custom indices
- 6 fixed indexed annuity myths busted!
- Do you know these 3 pros of FIAs?

MaxRate – See the rates effective September 12th.

Corebridge Financial (American General)

Help clients turn a lifetime of savings into lasting retirement income

As your clients build their nest egg, they need smart products that offer flexibility. In addition to death benefit protection for loved ones, our accumulation IUL, Max Accumulation+ provides Multiple options to maximize cash value growth with tax free access while living.

Strong accumulation strategies are just as important as strong decumulation strategies when it is time to retire. Access more materials to add to your Life Insurance Awareness toolbox to help clients move from saving for retirement to creating lasting income.

Fixed annuities – See the rates effective September 8th.

Genworth Financial

NEW Coverage Review Letters with Benefit Options
for PCS II and Choice I Policyholders in NC, RI, and MT- Read the bulletin.

Illinois Mutual

Disability insurance built for tradespeople

Your clients in skilled trades—like barbers, mechanics, dental assistants and HVAC techs—depend on their physical health to do their jobs. A disabling illness or injury could put their income and financial future at risk.

With Illinois Mutual's disability income insurance (DI) solutions, you can offer protection that:

- Replaces part of your client's paycheck when they can't work.
- Could help cover everyday costs like mortgage, loans and groceries.

Help educate your clients with these flyers:

- DI for Barbers and Hair Stylists
- DI for Dental Hygienists and Assistants
- DI for Mechanics
- DI for Plumbers and HVAC Technicians
- DI for Roofers and Carpet Installers

Lincoln Financial Group

Don't let the family outcome fall short

When we use a lifetime income rider on an FIA, the goal is simple: shift longevity risk off the client's shoulders and create guaranteed income they can't outlive.

That works extremely well… if the client lives a long life.

But retirement doesn't follow a single path:

- A 65-year-old couple has a 74% chance at least one lives to age 90
  Source: American Academy of Actuaries.
- Yet not every client will reach those averages.

The gap:
If a client passes away early, beneficiaries often receive only the remaining account value - often just what's left of the client's own money. That's not maximizing the family outcome.

The Solution: OptiBlend Income + Estate Lock

- ProtectedPay Lifetime Income Rider → protects against living too long
- Estate Lock Death Benefit → protects against passing too soon
  With Estate Lock: Beneficiaries receive the full premium back (if account value > 0)

Opportunities for growth in flat markets, designed for more upside in strong markets. Lincoln FIAs make it possible to do both. Explore the strategy.

LIFE SOLUTIONS
The Lincoln Leader

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

- September is Life Insurance Awareness Month
- New email verification process coming for Life Insurance and Annuity customers
- Access your correspondence online
- Lincoln Financial to work with policy owners impacted by catastrophic flooding in Indiana
- Lincoln introduces LTC Pre-Check
- 2026 Life insurance year end guidelines

OptiBlend annuities – See the rates effective September 15th.

OptiBlend Income annuities – See the rates effective September 15th.

MYGuarantee Plus rates – See the rates effective September 15th.

MassMutual

A simple way to introduce life coverage

While each client's financial goals are unique, their journey follows a familiar pattern of evolving needs — one that calls for protection strategies that can adapt, grow, and support what matters most at every stage of life.

This is the foundation of MassMutual's new Client Life Cycle framework, designed to help you align the right Life and Disability Income solutions to where each client is today — and where they're headed next — through more personalized, needs based conversations.

Mutual / United of Omaha

The Closing Concept:
When Life Changes, Protection Matters

Many people know they need life insurance but find it easy to put off, at least until life creates a reason to act. In this Closing Concept, see how a conversation that began with final expenses uncovered a broader protection need and led to a Living Promise® whole life insurance policy sale.

This case offers practical insights into recognizing buying signals, uncovering client motivations and positioning solutions when the need for protection suddenly becomes real.

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

In this issue of **Express**:

- Enhanced Email Onboarding Journey for New TLE Policyholders
- Reminder: Trial Application Submission Requirements
- Happy Life Insurance Awareness Month!
- Hospital Indemnity Optional Rider: Skilled Nursing Facility
- Earn More With Med Supp Broker Bonus
- Grow with Critical Advantage
- Top 10 LTC Considerations
- LTC: The Advantage of a Cash Benefit
- Annuity interest rates

Nationwide

Help clients navigate uncertainty with confidence

Economic uncertainty is prompting investors to take a more proactive approach to retirement planning, creating opportunities for you to deliver guidance and guaranteed income strategies that help clients address market risks and build greater confidence in their financial futures. Explore more.

Overcoming customer objections to life insurance

Equip clients to confidently address common life insurance objections by reframing concerns about need, affordability, workplace coverage, and competing priorities, while emphasizing protection, flexibility, portability, and the value of a personalized insurance review. View the flyer.

Deferred Protection Annuity (DPA 2.0) and Fixed Indexed Annuity (FIA): A side-by-side comparison

Check out a concise comparison of DPA 2.0 and FIA solutions, highlighting key features and differences to help you identify client needs and position appropriate retirement income strategies.

Underwriting people, not policies

See how Nationwide's underwriting team evaluates the whole client, not just the application, using innovative tools and individualized review to secure competitive outcomes, including favorable decisions for complex health, lifestyle, and foreign national cases.

Clients want security; you can help deliver it

New research shows Americans increasingly prioritize financial protection and stability alongside growth, creating an opportunity for you to help clients balance both objectives through personalized planning, retirement income strategies and risk management solutions. View the flyer.

Why LTC conversations matter more than ever

Long-term care (LTC) awareness is rising, but preparation remains low, creating a significant opportunity for you to help clients address coverage misconceptions, plan for future care costs, support aging-in-place goals, and strengthen client relationships through proactive LTC planning. Read the blog.

North American Annuity

A partial Roth conversion strategy

For clients considering a Roth conversion, this strategy can help spread taxes over multiple years while creating tax-free, guaranteed lifetime income potential. View the strategy flyer.

Compliance Guide and Ad Guidelines

- Compliance guide - for both life and annuity producers, this guide serves as an important resource supporting our commitment to fair and ethical sales practices and complying with applicable laws, regulations, and market conduct requirements
- Advertising guidelines - an important resource including our advertising review policy and submission process, general advertising guidelines, and more

MYGA rates increase – Get details.

OneAmerica

How you can stand out when discussing LTC

Clients have more long-term care options than ever, but none offer the combination of flexibility, leverage and lifetime protection that Asset Care can provide. When you highlight how our design works, your clients can quickly see how our solutions are different.

Here are three ways to highlight the value:

- ***Think of it as a high-deductible catastrophic insurance***
  Affluent clients often prefer high deductibles because they can handle smaller financial risks themselves. Asset Care mirrors that logic. The base life insurance policy acts as the deductible. The lifetime COB rider can protect against catastrophic long-term care events.
- ***Asset Care covers the extremes and everything in between***
  Asset Care supports clients who never need care through the leveraged death benefit. It can also support clients who need 20 or more years of care through the lifetime continuation of benefits (COB) rider. Zero days or 20 years, Asset Care covers the full spectrum.
- ***Asset Care offers flexible benefit options***
  Clients can choose cash indemnity or reimbursement, and they can switch between the two as their needs change. This flexibility is especially valuable when care transitions from informal to formal settings.

Asset Care is not just another long-term care protection option. It aligns with how clients already think about protecting their wealth.

Share this guide with clients as they begin navigating long-term care decisions with their families.

Protective Life

New Term Incentive

From September 8 to October 30, 2026, Protective Classic Choice term is your way to more rewards and more protection for clients. Earn up to $500 and be entered into a drawing for one of 3 $1000 gift cards. Get complete details on UUI's Incentives Page.

Prudential Financial

Prudential LIFEESSENTIALS

In this issue of **Life Essentials**:

- Life Insurance Awareness Month
- Explore Prudential's purpose-built Indexed UL Suite
- A Blueprint to success—See what's possible
- Protection IUL available for sale in MD, MS and WA
- PruLife Founders Plus Indexed UL will be discontinued in MD, MS and WA
- EssentialTerm Suite: Important planned enhancements for new business submission
- New form versions in Maryland, Mississippi and Washington, effective 9/14/2026
- Webinar replays

Western & Southern Financial (Integrity Life)

Seeding Wealth for The Next Generation

Trump Accounts launched in July. Many know of the $1,000 seed deposit, open to American children born 1/1/25-12/31/28. But there's much more to consider. They're just one of many options to save for a child's future. Here are 10 key facts to weigh competing priorities and personal needs.

GMIR to increase on October 1st

Effective 10/1/26, the Guaranteed Minimum Interest Rate (GMIR) increases to 2.75%* for fixed annuities and fixed accounts in our indexed annuities. This applies to new contracts. Apps signed before 10/1/26 receive the previous GMIR.
**GMIR for SPDA Series II is 2.45% in OR and 2.70% in WA. Kansas disclosure: Older versions accepted until 10/31/26 BUT require manual GMIR correction at point-of-sale.*

Indextra rates – See the rates effective September 15th. (See the New York rates.)

JourneyMark rates – See the rates effective September 15th.

United Underwriters, Inc. 3 Holland Way, PO Box 1103, Exeter, NH 03833
(p) 603-778-0555 (f) 603-778-7918 uui@uuinc.com www.uuinc.com
Please note: UUI does not offer variable products.