

# Weekly News

October 14, 2026

## American National

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### Rate Constant Annuity - standing out from the crowd

In a crowded field of fixed indexed annuities, the American National [Rate Constant Annuity](#) offers stability, consistency, and performance potential. Take a closer look at what sets it apart and how it can help meet the evolving needs of today's clients.

## Banner Life / William Penn

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### A major milestone for Horizon

Back in 2019, the Banner Life team set out on a mission: to make buying life insurance simpler, faster, and more accessible. That mission became Horizon, their digital experience designed to transform the journey for you and your customers alike.

Today, they're excited to celebrate 1,000,000 applications submitted through Horizon! What started as a bold idea has grown into a platform that has helped so many families and individuals take an important step toward protecting what matters most.

Reaching one million applications wasn't always a straight path, but every challenge was worth it knowing the impact they've made. Here's to the next million!

- Exam-free rate (2020 vs. present day): 32% to 85%
- Instant decision rate (2020 vs. present day): 1% to 36%
- Cycle time days (2019 vs. present day): 46 to 11.7

## Corebridge Financial (American General)

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### New IUL case studies and ready-to-use talking points

The new [Max Accumulator+ III Sales Playbook](#) brings the product to life with real life case studies, ready to use talking points – and a closer look at its newest section that shows how the optional Income for Life Rider flexes around the needs of 3 different client types. [See more IUL resources.](#)

**Guaranteed Living Benefits** – [See the updates](#) effective October 12<sup>th</sup>.

## Genworth Financial

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**NEW Coverage Review Letters with Benefit Options for PCS II and Choice I Policyholders**  
[Read the bulletin for MD.](#)

**LTC In-Force Rate Action for Louisiana: Choice I** – [Read the announcement.](#)

New 1% Compound Benefit Increase Option available to eligible Choice I Policyholders

[Read the update.](#)

## Illinois Mutual

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### DI Coverage for Starting Professionals

Illinois Mutual offers disability income insurance (DI) coverage to individuals who are near completion of apprenticeships, licensing or accredited certification programs. The monthly benefit amount and options available will be based upon the intended occupation and expected income level. [Learn more.](#)

## John Hancock

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### A new era of protection is here

What do clients want from life insurance, and how can you better meet those needs? [Tune in to this latest episode of Hancock Talks](#) to learn how product innovation, term conversion opportunities, and underwriting enhancements can help you address a broader range of client needs and deliver more value.

## Lincoln Financial Group

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### The Fed Raised Rates. Now What?

[This client-approved chart](#) highlights a timely market question: What has historically happened after the Fed hikes rates following an extended pause?

Answer: While volatility has often followed the first Fed hike after a long pause, longer-term S&P 500 returns have historically improved, averaging +9.9% one year later.

For clients concerned about near-term uncertainty but hesitant to miss future market gains, this can be an important conversation starter.

[This client-approved OptiBlend S&P 500 Blended Strategy Flyer](#) highlights how a blended S&P 500 allocation approach delivered an 8.26% annualized return over the last 10 years while maintaining downside protection.

With the Fed's latest move already driving client conversations, now is an ideal time to review this material and discuss how OptiBlend FIA fits into today's environment.

### Term Pricing Improvement

On October 12<sup>th</sup>, Lincoln LifeElements Level Term TermAccel were updated:

- Price decreases in targeted market segments, particularly for ages 45+ with face amounts of \$1 million to \$10 million in standard and preferred non-tobacco classes
- Strengthened monthly premium positioning in line with our annual premium competitiveness
- No premium increases

[See details.](#)

### California approves Chronic Illness Rider on Lincoln WealthProtector IUL

Effective October 12<sup>th</sup>, the Chronic Illness Rider is available to add to new policies to pay a portion, or all, of the life insurance policy's death benefit to the policyholder (subject to the lifetime maximum) upon certification of a terminal illness or temporary or permanent chronic illness. [See details.](#)

## IUL post-issue policy management tools

Four tools. Four jobs. Each one puts the right insights at Financial Professionals' fingertips to make it easier to gain policy insights and have more timely client conversations. [See the tools!](#)

4<sup>th</sup> Quarter 2026 Market Intel Exchange – [Download it here.](#)



[In this issue](#) of the **Lincoln Leader for Life Solutions**:

- Lincoln launches new IUL post-issue policy management tools
- IUL post-issue policy management tools comparison chart
- Lincoln Variable Universal Life investment option updates
- 2026 Life insurance year end guidelines

OptiBlend FIA rates – [See the rates](#) effective October 9<sup>th</sup>.

MYGA rates – [See the rates](#) effective October 12<sup>th</sup>.

## MassMutual

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New UL Guard and SUL Guard launched in California – [Get details and product materials.](#)



[In this issue](#) of **debrief60**:

- MassMutual Whole Life Guard 10 Pay & Whole Life 95
- MassMutual's new Whole Life solutions launch call recap
- Start more meaningful client conversations around the Client Life Cycle
- Living Well Rider will be automatically included on eligible whole life policies in CA & PA
- How many years of savings can one disability erase?
- Updated Whole Life Spectrum
- Rethink Long Term Care Planning with UL Guard
- Life Insurance Awareness Month Toolkit
- Navigating Impairments webinar series with MMSD: Register for our year-end calls
- Navigating Impairments Recaps: Non-Hodgkin's Lymphoma and Multiple Sclerosis vs. Muscular Dystrophy
- Exam Substitute Program Quick Reference
- Life Underwriting organization announcements
- Popular Split Dollar Applications
- Illustrating Solutions: Life Illustration Training with MMSD
- Expansion of e-signature acceptance for eligible MMSD post-issue forms
- Policy change, withdrawal and surrender forms redesigned to simplify processing

## Mutual / United of Omaha

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Explore the New Annuity Hub -

Everything Annuities. One Convenient Hub. No Login.

In case you missed it, Mutual of Omaha recently launched a new online resource designed to make doing business easier. The [Annuity Hub](#) brings together the product information and resources you use most.



[In this issue](#) of **Express**:

- Mutual of Omaha's next generation of underwriting is now live!
- Leaving a Financial Legacy for Grandchildren
- Don't Miss Out On An Increased Med Supp Broker Bonus
- Build your business with tools and support designed for AEP success.
- Aligning Dental Coverage with Senior Health Market Needs
- Hospital Indemnity Plan: Major Diagnostic Testing
- Make Every LTC Conversation Count
- Your LTC Business, Supported
- Offer your clients peace of mind with cancer insurance
- Solo Aging is Reshaping Retirement Planning

## North American Annuity

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### Finish the year strong

As clients look ahead to another year, one question can help start the conversation: do they have an income strategy designed to last as long as retirement does?

With Income Pay Pro fixed index annuity (FIA), you can help clients turn retirement savings into guaranteed lifetime income, backed by the financial strength of A+ rated North American.

And with competitive Lifetime Payment Percentages (LPPs), there's even more reason to take another look.

[Run an income quote now.](#)

## OneAmerica

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### How to discuss LTC as an asset protection strategy

Talking about long-term care can feel daunting, but it's one of the most important conversations you can have with your clients. [Click here](#) for three ways to open the discussion with clarity and confidence. Then provide this resource that can be shared with clients as they begin discussing long-term care with their families: [Extending LTC Conversation Family Members Brochure](#). Be sure to also visit the [Asset Based LTC page](#) for more.

Care Solutions interest rates – [See the rates](#) effective October 15<sup>th</sup>.

## Pacific Life - Lynchburg

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### PL Promise Term: More than its new competitive pricing

In addition to its recent new pricing - with top-2 rates in 99% of preferred and standard non-tobacco risk class combinations - PL Promise Term offers:

- **Streamlined underwriting:** Three pathways, with up to \$3 million in coverage available without a medical exam.
- **Conversion flexibility:** Convert to PL Promise Conversion UL with no additional underwriting.
- **Digital convenience:** Online health history, eSignature, and policy eDelivery help save time.
- **A trusted carrier:** Pacific Life brings nearly 160 years of strength and stability.

Take another look at PL Promise Term - and explore the updated resources below.

- [PL Promise Term Client Guide](#)
- [PL Promise Term Fact Sheet](#)

- [PL Promise Term Webpage](#)
- [Case Study: Key Person Life Insurance for Business Owners](#)
- [Case Study: Laddering Life Insurance](#)

## Protective Life

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### Will relationships last beyond your client's wealth transfer?

Your biggest retention risk is waiting too long to engage with the next generation of clients.

Protective's new research outlines 4 practical ways to connect earlier and create continuity across generations.

[Read this white paper](#) to learn how to:

- Identify retention risks before they become relationship losses
- Start more effective wealth transfer conversations early
- Strengthen client continuity across generations

## Prudential Financial

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### October Sales Strategy: Expand your practice with target markets

The [October Trimester page](#) features resources and insights designed to help you engage target markets and broaden your reach. Learn how to:

- **Help Black clients turn aspirations into action** through conversations focused on protection, generational wealth, and legacy planning.
- **Strengthen relationships with women** by gaining a deeper understanding of their financial priorities and decision-making influences.
- **Connect with Hispanic clients** through culturally relevant discussions about their protection needs and long-term financial goals.



[In this issue](#) of **Life Essentials**:

- Expand your practice with target markets
- Explore Prudential's purpose-built Indexed UL Suite
- A new LifeInsight Experience is coming
- New enhancements are here for Just Ask
- Index Account changes for Q4 2026
- Survivorship Index UL 2025 available in Massachusetts
- EssentialTerm Suite: Important planned enhancements for new business submission

## Symetra

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Symetra's Accelerated Underwriting Program – [Get complete details.](#)

Year-end – [See the important year-end business processing deadlines.](#)

Annuity rates – [See the rates](#) effective October 9<sup>th</sup>.