

Weekly News

October 28, 2026

American National

Rethinking traditional retirement income planning

Retirement income planning is evolving, and many clients are looking beyond traditional strategies for added confidence. Discover annuity considerations that may help support changing income needs. [Discover more.](#)

Expand your reach with postcards

Expand your marketing reach with professionally designed postcards available on the 1Vision Supply Order site. Choose from a variety of options to help spark conversations and maintain client engagement. View the guide to access the supply order site to get started. [View the supply guide.](#)

Athene

Year-end processing guidelines and holiday closures – [See them here.](#)

Corebridge Financial (American General)

Year-end processing dates and holiday hours – [Get details.](#)

Fixed annuity rates – [See the rates](#) effective October 26th.

Index annuity rates – [See the rates](#) effective October 26th.

Genworth Financial

Benefit Options with Cash Payments for PCS II and Choice 1 Policyholders in VT – [Get details.](#)

Genworth's Life Policy Conversion – [Get details.](#)

Gerber Life

Annual Notice of Advertising Pre-Approval Procedures – [Download the guidelines.](#)

Illinois Mutual

4 proven selling concepts to sell DI

At first, disability income insurance (DI) can be difficult for some people to grasp. Clients often think it won't ever happen to them.

Take a look at [these four approaches](#) you can take to explain the need for DI.

Lincoln Financial Group

When does a flat market = a positive return?

For clients looking for more predictable growth, the 1 Year S&P 500 Performance Triggered account may be a good option with a Lincoln fixed indexed annuity.

The power behind the strategy is its simplicity — when the S&P 500 Index is flat or positive after a one-year term, the account is credited a specified rate. And if it's negative, clients have 100% downside protection. Consider that when you look at the S&P 500 Index over the past 20 years — with positive returns 79% of the time!

[View the flyer.](#)

MassMutual

Introducing new UL Guard in CA

[UL Guard](#) is now available in California. Learn about this guaranteed universal life solution, offering:

- A no-lapse guaranteed death benefit
- Competitive short-pay premium payments
- Living benefits to help protect against unexpected life events
- A solution for tax-advantaged estate planning strategies

Mutual / United of Omaha



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

- Turn Year-End Business Into a 10% Bonus
- The Closing Concept: Sealing the Deal With a 0% Indexed Crediting Floor
- IUL Express: Comparing Costs and Features
- New HIP Claims Resource for Producers
- AEP Tip for Faster Application Processing
- Expanding Medicare Coverage Conversations
- In Case You Missed It: October Webinar Recap
- LTC Awareness Month Starts Next Week!
- Reminder: Where to Submit New LTC Applications
- New Critical Advantage Sales Opportunities
- Annuities Aren't Meant to Be Forgotten

North American Annuity

Updated allocation scenarios

The [allocation scenarios in The Index Standard reports](#) 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

A New Alternative for Declined Cases

If an applicant is declined for Asset Care or Annuity Care but can answer “no” to the 4 applicable Annuity Care knockout questions, they may now be offered a base-only Annuity Care solution as an alternative. This gives you another potential path forward when a client does not qualify for the solution originally requested.

The takeaway: A decline may not be the end of the conversation. Take another look at recent cases that could benefit from this alternative.

Asset Care Enhancements: More Flexibility, More Opportunity

Recent Asset Care enhancements expand the ways the solution can support client planning, including:

- A new 3-year Acceleration of Benefits option
 - Use when adding inflation, or wanting cash values and death benefits to be higher
- Additional limited-pay funding options, including 5-year and 20-year durations
 - 5-year for Inherited IRAs past 2 years of distributions
 - 20-pay for spreading out the 1099’s over a greater period
 - Qualified asset funding for certain inherited IRA clients age 35 and older through a 10-pay design

The takeaway: These updates create more flexibility for retirement-focused clients and families looking to reposition existing qualified assets for long-term care protection.

Annuity Exchange: Are You Taking Advantage?

The Annuity Exchange remains one of our fastest-growing opportunities. Clients with older or underperforming annuities may be able to reposition those assets into a solution that can provide long-term care benefits, while still maintaining annuity value.

The value goes beyond the policy. OneAmerica’s Claims Concierge program provides valuable, dedicated support to clients and their families as they navigate the claims process.

The takeaway: Help your producers look at their existing book of business. A simple policy review could uncover the next opportunity.

Coming in 2027: Asset Care Moves to E-App Only

Beginning January 1, 2027, all Asset Care applications must be submitted electronically. E-app helps reduce missing information, automatically orders required items and gives clients the flexibility to complete the personal and health questions on their own or with the financial professional.

The takeaway: Now is the time to make sure your team is ready and comfortable with the electronic application process.

Protective Life



[In this issue](#) of **In the Loop**:

- Term incentive ends October 30th
- The new protective.com is here!
- Lifetime Assurance universal life Target Premium Increase
- Updated internal replacement commissions guidelines now available
- Give clients more opportunities to grow cash value on their terms
- Make MyAccount part of every customer conversation
- New Enhancements to Ready to Sell
- 2026 holiday schedule and year-end processing guidelines

Prudential Financial



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

- November 12 webinar: Meeting the Needs of High-Net-Worth Clients
- Expand Your Practice with Target Markets
- Finding the sweet spot between protection and performance
- More ways to get answers with Just Ask
- A new LifeInsight Experience is coming soon
- Survivorship Index UL 2025 is now available in MA, new form versions available
- Survivorship Index UL 2025 will be available in CA, new form versions available
- EssentialTerm Suite: Important planned enhancements for new business submission

Symetra

Case Study: What can our Automatic Upgrade Program do for your clients?

At age 60, Maya is celebrating the birth of her first grandchild. Maya's mind turns toward leaving a financial legacy. She's considering indexed universal life insurance, but she wants the best pricing possible.

Maya is generally healthy, has no chronic conditions and meets the build guidelines for a Standard rating. However, her insurance professional knows she could qualify for something better. With Symetra's Automatic Upgrade Program (PDF), available through Dec. 31, 2026, Maya may be eligible for an improved underwriting rating — potentially saving her significantly on premiums.

[See how](#) Maya's case came together and what may be possible for your clients.

Higher GLWB rates on Income Edge Plus

Effective October 29th, Securian has Higher Base Guaranteed Lifetime Withdrawal Benefit (GLWB) withdrawal percentages for all ages.

Single Life, Level Withdrawal Percentages for key ages.

- Issue age 60:
 - 7.65%
 - 9.90% if deferring to age 65
- Issue age 65:
 - 8.35%
 - 10.85% if deferring to age 70

New Business Transition Rules:

- Applications signed/submitted on or before 10/28/26 will receive the old withdrawal percentages.
- Applications signed/submitted on or after 10/29/26 will receive the new withdrawal percentages.

Annuity rates – [See the rates](#) effective October 30th.