United Underwriters Inc.

1-800-258-7296

# Weekly News

November 4, 2026

## American National

Annuity rates – See the rates effective November 1st.

## Banner Life / William Penn

Year-end – See the year-end closing dates for 2026.

## Corebridge Financial (American General)

### Meet Our Underwriting Sweet Spots

Underwriting is rarely all or nothing. Here are just a few conditions where your client may still land as good as best class:

- Certain personal cancer histories
- Cholesterol under treatment
- Occasional cigar use
- Pre-diabetes or impaired glucose tolerance
- And many more...see the sweet spots flyer.

## John Hancock

Year-end – See the key year-end reminders for 2026.

LTC in-force rate action notifications for late November – Get details.




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

- Beyond self-funding: Rethinking long-term care planning
  - Is there a more efficient way to fund LTC risk?
  - Do you have a client-facing resource to continue the conversation?
  - Is there a way for clients to address LTC risk while keeping more of their assets working for them?
  - Can LTC planning create tax efficiencies that self-funding cannot?
  - How can life insurance support LTC planning?

# Lincoln Financial Group

## Higher Yields. What Comes Next?

Lincoln's latest Market Intel Exchange shows that higher Treasury yields have often coincided with more moderate forward stock returns. With the 10-year Treasury ending September at 5.29%, it's notable that historically, when yields started between 5%–6%, the S&P 500 averaged a 4.3% forward 12-month price return.

# Mutual / United of Omaha




In this issue of **Express**:

- Up to Two Classes Better on Qualifying IUL Cases
- Earn a 10% Commission Bonus on Life Protection Advantage IUL
- Last Chance to Earn More with 4 Quarters Club
- November 11th Advanced Markets Live Webinar: The Next Great Wealth Transfer
- Tips for Med Supp App Processing
- Tools to Keep Your Med Supp Business Moving
- Simplify the Plan G and N Conversation
- Med Supp Rate Adjustments
- Introducing Our Long-Term Care Awareness Month Microsite
- The Details That Set Critical Advantage Apart
- What Today's Annuity Buyers Value Most




## Leaving More Value to Beneficiaries

Life insurance can be a powerful tool for clients who want to pass more value to the next generation — and help reduce the tax bill that comes with it.

This Closing Concept highlights how one client transformed an existing asset into a substantially larger life insurance death benefit designed to help create tax efficiency and enhance her family's legacy.

View this Making the Most of Excess Retirement Assets.

## Fixed annuity rates – See the rates effective November 2nd.

## Ultra Advantage FIA rates – See the rates effective November 2nd.

# Nationwide

## Planning for Today and Tomorrow with Nationwide's Guaranteed Level Term

One feature of Nationwide's Guaranteed Level Term solutions is the guaranteed conversion privilege.

Eligible clients may convert their Nationwide term coverage to permanent life insurance without additional medical underwriting, subject to policy provisions and eligibility requirements. Conversion is available up to age 65, with the duration of the conversion period based on the selected term period.

This feature can provide flexibility for clients who:

- Want maximum protection at an affordable cost today
- Are concerned their health could change in the future
- May have future estate, business, or retirement planning needs
- Want the opportunity to revisit permanent insurance later without medically requalifying

# North American Annuity

## Turn timely topics into stronger client conversations

Fuel your next client conversation with three must-hear episodes of Annuity Chat:

- 3 Social Security mistakes that could cost clients in retirement
- The 5 biggest AI developments you can't ignore
- 5 ways to better connect with Spanish-speaking clients

## LPP's decreasing

On November 3rd, Lifetime Payment Percentages (LPPs) decreased on Income Pay Pro fixed index annuity. (Both level and increasing LPPs decrease by 10 bps across all ages)

New business guidelines: The changes above apply to applications received or submitted through Annuity e-Biz on or after November 3rd.

# Pacific Life - Lynchburg

## Georgia Disaster Relief

Effective October 8, 2026, the State of Georgia issued a State of Emergency due to Hurricane Isaias. Pacific Life is providing accommodations for impacted policyowners. Review the bulletin.

# Prudential Financial

## Elevate Accumulator 7 rates – See the rates effective November 1st.

## Elevate Accumulator 10 rates – See the rates effective November 1st

# Securian Financial

## More favorable rates may be possible for Stage 0 melanoma

A history of melanoma in situ (Stage 0 melanoma that hasn't spread beyond the outermost layer of skin) doesn't necessarily mean limited life insurance options.

Securian has improved their underwriting approach for favorable cases, creating opportunities for better rate classes, including Preferred.

*What makes a favorable case? Remember the three C's:*

- Caught early: Stage 0 melanoma with no invasive component.
- Completely removed: The melanoma was fully removed with clear margins.
- Continued follow-up: Favorable dermatology follow-up with no recurrence and appropriate ongoing monitoring.

*Why it matters for your clients*

A past diagnosis doesn't always tell the full story. Our underwriters work with you to understand each client's individual circumstances, identify favorable risk factors and explore what rate class may be available.
Have a potential case? Let's take a closer look and explore what's possible.

# Symetra

## Higher Base Guaranteed Lifetime Withdrawal Benefit (GLWB) withdrawal percentages for all ages on Income Edge Plus

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

For a complete list of base withdrawal percentages for level and Auto-increase withdrawal options, view The longer you wait, the higher your rate.




In this issue of **Sales Flash**:

- Important year-end business deadlines
- Maximize policy growth potential with help from a globally recognized index
- Step up your sales with Symetra
- Symetra Life Underwriting Guide
- Portal access now even easier

# Western & Southern Financial (Integrity Life)

## Beware Bracket Bumpers

IRMAA is the Income-Related Monthly Adjustment Amount. NIIT is the Net Investment Income Tax. One or both can be a headache for clients caught off-guard and ill-prepared. Learn why income-triggered tax implications make multi-year planning a must.

## It's National Retirement Security Month

These quick videos help get clients thinking … and acting.

## Fixed annuity rates – See the rates effective November 1st.

**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.*