United Underwriters Inc.

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Weekly News

November 18, 2026

American National

New Suitability Process – Get details and the new guide.

Annuity rates – See the rates effective November 16th.

Athene



In this issue of **Accelerate**:

- How to engage your clients' next generations
- Converting a qualified annuity to a Roth IRA: tactical considerations
- Recalibrating risk tolerance
- It's a new retirement. Here's how to help your clients be ready.
- Estate planning 101

Banner Life / William Penn

New features on Customer Portal

With this update, customers will be able to:

- Manage their contact details, including communication preferences and name changes.
- Update their beneficiaries and contact details for beneficiaries.
- Manage payors along with communication preferences and points of contact
- Set up automatic payments or schedule one-off payments.
- Add and edit linked bank accounts to make payments the way they want to.

Customers will have access to these enhancements upon registration (existing customers will need to register for the new system).

Corebridge Financial (American General)

A guide to "Sensitive Condition" decisions

Corebridge has added more transparency to “Sensitive Condition” underwriting decisions.

Check out their new guide that highlights the additional details available for specific "Sensitive Conditions" associated with an underwriting decision. It addresses:

- Drug or alcohol-related findings
- Mental health history

Note that liver and immune conditions are no longer reported as a sensitive condition.

More fixed annuity choices

American Pathway Fixed 3 and American Pathway Fixed 4 now join American Pathway Fixed 5 and 7 and American Pathway VisionMYG to enhance Corebridge’s fixed offerings. Check out the American Pathway Series of Fixed Annuities brochure.

Fixed annuity rates – See the rates effective November 16th.

Genworth Financial

NEW Coverage Review Letters with Benefit Options for PCS II and Choice I Policyholders in UT - Get details.

NEW Coverage Review Letters with Benefit Options for Choice 2 Policyholders in CO, KS, MD, ME, MT, WA - Get details.

Yearly 1099 Information Bulletin – Read the reminder.

2026 MDRT Bulletin – Read the reminder.

John Hancock

This Thanksgiving, encourage a conversation that matters

The holidays are a good time to encourage your clients to talk with family about the future. They can start with what’s on their minds, whether that’s caregiving, future living arrangements, finances, or the legacy they hope to leave.

For your practice, these conversations can do more than strengthen planning. They can help build relationships with the people who may influence future financial decisions and create meaningful connections with a new generation of clients.

The Longevity Preparedness Index and Individual Assessment can help start those discussions by providing a framework for exploring not only financial readiness, but preparedness across the broader dimensions of life. The result is often a richer conversation that brings family members into the planning process and surfaces priorities that might otherwise go undiscovered.

Lincoln Financial Group

Roth Conversions – simplified

Give your clients a faster, easier path toward tax-efficient retirement planning. With Lincoln Financial's streamlined Roth IRA conversion process – available through our fixed indexed annuities – you can eliminate the confusion and extra paperwork that often slow conversions down.

Five ways we simplify Roth IRA conversions

- **One application. One checkbox.** - Forget managing multiple forms or duplicate applications. A single application and one simple checkbox initiate the conversion process.
- **Only two contracts that mature together** - Clients receive just two contracts -- one Traditional IRA and one Roth IRA — with the same surrender schedule
- **Flexibility for future conversions** – Clients can convert any amount, at any time, without completing a new application or opening a new contract.
- **Optional tax withholding** - Lincoln can handle withholding directly from the conversion amount, helping simplify your clients' tax planning.
- **Not ready yet? The option stays open.** - Clients can always establish a Roth IRA later with a new application if they choose to convert in future years.

Help clients take advantage of the long-term benefits of a Roth IRA – combined with a smoother, more streamlined conversion experience. Share the client flyer with them.

MassMutual

Turn Long Term Care Awareness Month into action

UL Guard with the LTCAccess Rider II combines life insurance protection with added flexibility to help pay for qualified long term care expenses.

Check out this case study and learn how UL Guard with the LTCAccess Rider II could be positioned as an alternative to self-funding.

Whole Life 12 Pay will transition out of the portfolio at the end of 2026

The application deadline for Whole Life 12 Pay is December 11th.

The new Whole Life Guard 10 Pay offers a natural alternate path — shorter premium commitment, higher guaranteed death benefit, and a protection-focused design. See the transition rules.

Mutual / United of Omaha

The Closing Concept

What to Do When a Client Says "I Missed My Chance"

Age or health changes can lead people to assume life insurance is no longer an option. This Closing Concept follows a producer who challenged that belief, uncovered a realistic solution and helped one busy woman in her late 50s secure coverage she thought she'd missed out on. See how reframing the conversation turned hesitation into action.



In this issue of **Express**:

- 2026 Underwriting Year-End Processing Deadline
- 2026 Holiday Closures and Pay Schedule
- Errors and Omissions Insurance
- See What MOMENTUM Can Do for You
- Helping Protect Their Future From the Start
- Advanced Markets On-Demand Webinar: Estate Planning Basics
- HIP Sales That Reward Your Success
- LTC Awareness Month: One Conversation Can Help a Family Prepare
- Utilize Our New Microsite for your Long-Term Care Awareness Month Needs!
- More Ways To Start The Critical Illness Conversation
- Know Your Buyer: What Annuity Clients Value

Nationwide

A helpful Heritage SPWL talk track for CD rollovers

When financial professionals ask what to do with maturing CD dollars, it helps to have a concise answer that is easy to deliver and easy to remember.

Here is a simple positioning story for Nationwide Heritage® Single Premium Whole Life (SPWL):

- It provides permanent life coverage for the client's lifetime, not just a short-term parking place
- It offers guaranteed premium rates, cash values and death benefits
- It starts as low as $10,000, making it workable for smaller rollover opportunities
- It includes living benefits for chronic and terminal illness on most versions

Why Heritage SPWL resonates with bank clients:

- It can turn idle CD funds into guaranteed protection with growth potential through cash value
- It gives financial professionals a simple way to position value beyond a renewing CD
- Helpful conversation line: "Keep guarantees, add a legacy."

Learn more about Nationwide Heritage SPWL.

OneAmerica

Every caregiver has a story. This season, start the conversation.

At this time of year, when families gather for the holidays, the Caregiving Season serves as a reminder to take the opportunity to have those important conversations about aging, caregiving and future care needs with your loved ones.

Through firsthand accounts from individuals who paused, adjusted or reimagined their own lives to be family caregivers, this collection offers valuable insights into the emotional, social and financial realities 63 million Americans face. Their experiences highlight the importance of planning ahead, building support systems and preparing for life's most critical moments.

You're invited to explore the "Caregiving Storybook" and use it as a conversation starter with clients and families who may be navigating caregiving challenges today or who are beginning to plan for the future. The stories offer perspective, encouragement and a reminder that no caregiving journey is traveled alone.

Protective Life

New sales closing soon for ProClassic II universal life

Protective ProClassic II universal life will close to new sales on December 31, 2026 in all states except New York. View the transition details.

Prudential Financial

November sales idea: High-net-worth and foreign national clients

The November Trimester page offers tools and resources to help you uncover opportunities with high-net-worth and foreign national clients.

Here's what you'll find:

- A case study comparing two approaches to funding life insurance coverage for high-net-worth clients.
- A guide to helping eligible foreign national clients navigate life insurance planning, including key tax, ownership, and other considerations.
- Resources designed to help you identify opportunities and support more advanced client conversations.

Symetra

Automatic Upgrade Program

This Thanksgiving season, there's still time to help eligible clients secure a better rate class and lower their coverage costs. Symetra's Automatic Upgrade Program is available through December 31, 2026.

Western & Southern Financial (Integrity Life)

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