



December 2, 2025

American National

Annuity Watch

In [this issue](#):

- Strategy Index 7 Premium Enhancement Recapture
- Marketing Made Easy!
- Deconstructing the Sandwich Generation

Athene

Introduce clients to the potential benefits of a Roth IRA – [Learn more](#).

Could clients save 32% on the biggest expense in life?

Athene's Ascent Pro 10 Bonus fixed indexed annuity (FIA) can give your clients an opportunity to substantially reduce the cost of their future retirement income when compared to a common risk-based withdrawal approach.

Consider a 62-year-old couple planning to retire in 5 years with a \$25,000 annual income stream in addition to Social Security. Would your clients rather commit:

- Almost \$418,000 growing at 8.4% a year (an assumption, not a guarantee) to get to \$625,000 and then taking a 4% initial withdrawal to generate \$25,000 annually.
OR
- Roughly \$283,000 to Athene's Ascent Pro 10 Bonus, which will guarantee a \$25,000 annual withdrawal beginning at age 67, for the duration of both lives (assuming no additional withdrawals).

[See the details on this comparison.](#)

Corebridge Financial (American General)

Differentiate with off-duration flexibility – 18 term lengths competitors don't offer

Did you know we're one of the only carriers that offers off-duration flexibility with 18 term durations: 10, 15yr – 30 (every year), and 35yr?

- Pay only for what you need – help clients avoid extra years and offer lower premiums
- Match life events precisely – align to match the exact term length needed
- Stronger sales outcomes – precise options at lower costs increase sales and referrals

[See the value of off-durations.](#)

Annuity Updates

In [this issue](#):

- The Elite Producer Compensation Program — end of year is fast approaching!
- Important notice for selling agents in Texas
- 2025 annuity processing cut off dates

Illinois Mutual

Increased Disability Income (DI) Non-Medical Limits

We've made an important update to help you better serve clients who need higher levels of DI coverage.

What's new:

Updated non-medical limits by age:

- Ages 18–50: up to \$8,000 total monthly benefit without medicals*
- Ages 51–60: up to \$6,000 total monthly benefit without medicals*

Applies to new Personal Paycheck Power and Business Expense Power applications, effective now!

[Learn more.](#)

Lincoln Financial Group

Weekly Market Intel - [See the latest insights.](#)

Stretching NQ Assets with Protection

When working with clients who inherit non-qualified annuities, they usually face three options:

- Lump Sum – fully taxable in year of receipt.
- 5-Year Rule – short deferral, but all taxes due within five years.
- Lifetime Stretch – distributions spread across life expectancy.

By leveraging our OptiBlend Fixed Indexed Annuity as the stretch vehicle, you can provide your clients with:

- Principal Protection – safeguarding inherited dollars against market volatility.
- Upside Growth Potential – linked to market indexes while avoiding downside risk.
- Spread out the taxes – give clients the ability to take taxable distributions gradually over their life expectancy.
- No Additional Cost – protection built into the product design.

This approach allows advisors to help clients preserve inherited wealth, optimize distribution strategies, and offer peace of mind in an uncertain market.

Lincoln Leader for Fixed Annuities

In [this issue](#):

- NEW materials available: Fixed Annuity Resource Guide
- NEW Video: Find growth in up, flat and down markets
- 2025 year-end deadlines
- Expanded access to pending case status tool
- Annuity Retirement Forms Update
- Ready to Sell Tool Adds Anti-Money Laundering Status

MassMutual

Industry-leading Business Overhead Expense

It's designed to help ensure continuity of the business by reimbursing the day-to-day business overhead expenses for up to two years.

[Discover BOE coverage](#) that's made to protect the way small businesses run — and the challenges they face when their owners can't work due to a disability for an extended period.

New solutions for business owners - ESVR & GI Rate Class

MassMutual now offers new solutions on whole life insurance policies designed to help you capture opportunities in business owner planning.

The Guaranteed Issue rate class streamlines underwriting and reduces administrative burdens, while the Enhanced Surrender Value Rider provides business owners with balance sheet relief and financial flexibility.

Use these resources:

- [ESVR Snapshot](#)
- [GI Guide](#)
- [Business Profile Snapshot](#)

Debrief 60

In [this issue](#):

- Competitive DI BOE Insurance and why MassMutual is better than ever for it
- NY DocuSign Update for Sales Illustrations
- Our 2025 MMSD Life & DI Accomplishments
- 2026 Dividends
- Long Term Care Awareness Month Toolkit
- Does GLTD coverage provide enough protection?
- Check out the UL Guard and SUL Guard Playbook
- Converting Term to Permanent Life Insurance
- Advanced Sales Soundbite: Creating A Legacy Floor
- Tax Advantaged Planning for Young High-Income Earners
- MassExpress Coverage Amount Now Up to \$3M
- Our Life Underwriting Commitment to You
- Case Study on Breast Cancer

Mutual / United of Omaha

Express Newsletters

In [this issue](#):

- Introducing a new value-add initiative for our Indexed Universal Life Express (IULE) policyholders in partnership with YuLife and Uptime
- Protect Family Harmony with Income Advantage IUL
- Choosing the Right Fit: IUL Express vs. Term Life Express
- Mutual of Omaha Sponsored Study: Long-Term Care Creates a Path Forward

In [this issue](#):

- Expense Allocation Method in United of Omaha Illustrations
- NAIC Guidelines for Brokerage General Agents in NY
- Accidents Happen. Protect Your Clients.
- Caregiving and LTC Coverage

Nationwide

Help clients navigate LTC planning with confidence

LTC Awareness Month is a great time to help your clients prepare to address potential LTC needs with [Nationwide CareMatters Annuity](#).

CareMatters Annuity is a tax-qualified LTC solution that offers clients a simple way to maximize their assets for LTC coverage while protecting the other resources they've built for retirement or their legacy.

North American Annuity

Are your clients building a legacy that lasts?

Just like a beautifully remodeled home isn't complete without the final details, a financial plan isn't complete without a clear legacy strategy. The Legacy section of the Financial Home Makeover magazine helps clients prepare for the future with intention and confidence. [Visit the site.](#)

Allocation suggestions from The Index Standard

[The Index Standard](#) uses its innovative methodology to develop forward-looking projections for indices and to forecast annuity performance outcomes, supplementing the information provided by traditional, historical-looking methods.

OneAmerica

Enhanced Asset Care coming November 24th – [Get details.](#)

A new standard for eDelivery coming November 24th – [Get details.](#)

Pacific Life - Lynchburg

Field News Monthly

In [this issue](#):

- An Industry First \$75M Automatic Capacity and Jumbo Limit
- A Success Story Using PL Promise Term
- How to Use PL Promise GUL with Your Clients
- Why Pacific Life

Protective Life

Here's a low-cost, permanent protection solution to consider

Help clients manage the financial impact of a chronic illness with the optional ExtendCare rider. Adding this benefit to a new Protective Lifetime Assurance UL policy gives them the flexibility to access funds, if needed.

Plus, this permanent protection solution offers greatly improved accelerated underwriting throughput for certain cases up to \$1 million for clients 50 and younger.

[See how ExtendCare works to offset chronic illness costs.](#)

In the Loop

In [this issue](#):

- Updated underwriting guide and accelerated eligibility checklist to reflect program enhancements
- Three underwriting paths, one clear process
- Agent Ready-to-Sell tool
- Field technology updates
- 2025 holiday schedule and year-end processing guidelines

Prudential Financial

Starting the estate planning conversation with Black Americans

Use the materials in the [Blueprints to Black Wealth Playbook](#) to help Black American clients recognize that any amount of cash, possessions, or assets forms their estate—and that intentional planning helps ensure those resources can sufficiently support their loved ones and build a lasting legacy for generations to come.

Securian Financial

Rate increases on many inforce IUL policies coming soon – [Get details](#).

Symetra

Looking to help your clients grow cash value?

[Check out](#) Symetra's Nasdaq-100 Index strategies.