

Bi-Weekly Newsletter

January 27, 2026



American National

Annuity Watch

In this issue:

- 2026 Contribution Limits
- Boost Your Clients' Financial Potential
- Marketing Made Easy!
- See the Latest Strategy Index 7 & 10 Crediting Strategies Approved in California
- Get the Details on the Strategy Index 7 Premium Enhancement Update
- Unveiling the Invisible Generation – Life & Annuity Solutions for Gen X

Athene

Accelerate

In this issue:

- Help your clients create a budget in 5 steps
- The upcoming retirement boom: Are your clients financially prepared?
- How fixed indexed annuities can help take the sting out of health care costs
- Are your clients ready to retire?
- 6 ways to improve financial literacy

Corebridge Financial (American General)

Create guaranteed income clients can't outlive

Help clients turn IUL cash value into an income stream with the [Max Accumulator+](#) and [Income for Life rider](#):

- Retain guaranteed income in volatile markets
- Experience market-linked "step-up" feature
- Offset cost of living increases

John Hancock

Kick off 2026 with LifeCare: The next act in longevity planning

Americans are living longer than ever — yet many remain underprepared for the financial realities of extended lifespans. [LifeCare](#) bridges the gap with a unique hybrid product designed to help your clients live longer, healthier, better lives. LifeCare is now stronger than ever, enhancing its position with improved pricing on the redesigned 6-year LTC benefit period, offering:

- **Greater guaranteed initial LTC benefits** - while still often providing substantially more death benefit than other hybrid LTC products
- **Improved market alignment for access to LTC benefits** - featuring a 2-year acceleration and 4-year extension of benefits

LTC in-force rate action notifications for late January – [Get details.](#)

Discover John Hancock's updated IUL solutions

- **Enhanced Accumulation IUL featuring SmartStart segments**

Your IUL sales edge begins with [SmartStart Segments](#), a policy-management feature now available exclusively on these updated IUL offerings, delivering seamless segment alignment and greater transparency with:

- Immediate allocation: On non-backdated policies, segments begin on the date initial premium is paid for
- Aligned policy reviews: First segment maturity coincides with the first annual statement, simplifying policy reviews

- **Additional enhancements to Accumulation IUL**

The new [Accumulation IUL](#) delivers improved cash value accumulation and income potential, with more flexible early cash value options and a new S&P-linked Fixed Index loan.

How Vitality is driving healthspan improvement

[This latest episode of the Longer. Healthier. Better. Podcast](#) discusses Vitality's approach to improving healthspan through strategic partnerships and incentives.

Lincoln Financial Group

Roth IRA conversions made simple with Lincoln

Lincoln has streamlined the Roth IRA conversion process using Lincoln OptiBlend fixed indexed annuity, with these five advantages, eliminating the barriers when clients convert their traditional IRA or 401(k) plans:

1. Only one application required with a simple "checkbox." This means clients don't have to fill out two or more applications.
2. Clients will only have two contracts — the Traditional IRA and the Roth IRA — which come out of surrender on the same day.
3. Flexibility for future conversions. Clients can convert as much or as little to the Roth IRA whenever they want, with no need for a new application or contract.
4. Lincoln can facilitate tax withholding on the conversions.
5. Clients unsure today can still open a Roth in future years (with a new application)

Help clients take advantage of the benefits of converting to a Roth IRA with Lincoln's simplified process. [Share this client flyer](#) with them.

Additional Life Insurance Rider (ALIR) limits increased to better meet client needs

The Additional Life Insurance Rider (ALIR) allows the policyowner to purchase additional participating paid-up life insurance on the policy date of the base policy and on each policy anniversary without evidence of insurability, provided this rider is in effect. [Learn more about the increased limits and get resources.](#)

Dividends Explained

The [Dividends Explained](#) website is designed to educate and support client conversations about dividends — what they are, how they can be used, and why they matter. It also includes a case study demonstrating dividends in action.

MMSD Underwriting

In this issue:

- Fully Underwritten Multi-Life Discount Exclusivity Ends
- Unearned Income – More Flexibility
- Section 179 Boost
- Streamlined W-2 Requirements
- Realtor Upgrade
- New Occupation Classes

Mutual / United of Omaha

The Closing Concept – *NEW!*

Twice a month, “The Closing Concept” will provide an opportunity, a product solution and the exact reason why Mutual of Omaha is the partner you need to get these deals across the finish line.

In this first issue, learn **Why January is the Non-Negotiable Window for Client Reviews.**

- [Watch the video.](#)
- [Download the strategy.](#)
- Download the [Living Life to the Fullest: Income Advantage IUL Flyer](#).
- Download the [Professional Advantage Brochure](#).
- January is also a good time for clients to review and update [beneficiary designations](#) on their policies.

Express

In this issue:

- A Winning Combination – Term & IUL
- IUL Express: Simple, Flexible and Trusted
- Updated Long-Term Care Tax Guides for 2026
- Why Long-Term Care Belongs on Every Client's 2026 Checklist
- Critical Illness: Hope for the Best, Plan for the Unexpected in the New Year
- A Fresh Start for Financial Wellness: Planning for Critical Illness in the New Year

North American Annuity

A powerful end-of-year conversation you won't want to miss

[In this latest episode of Annuity Chat](#), you'll hear about a forward-looking annuity outlook as we head into the new year, standout product highlights, including NAC Guaranteed Allocation and NAC Control X, and powerful marketing resources.

OneAmerica

Enhanced Asset Care - *coming soon*

Asset Care will be available for CT and DC on January 26th. And also starting January 26th, Flex for Asset Care will be available in CT, DC, FL and NJ for all business submitted electronically. [Get complete details and access resources.](#)

Pacific Life - Lynchburg

Field News Monthly

In this issue:

- Underwriting That Stands Apart
- 3 Optimization Strategies: How to Thrive and Survive
- Using PL Promise Term with Business Owners
- Fresh Year. Fresh Look.

Protective Life

PL Promise Term Life Insurance Reprice – [Get details.](#)

Indexed Choice UL is closing soon – [See the transition rules.](#)

Prudential Financial

2026 Trimester Program – your January Sales Theme

Start 2026 strong! Prudential's [January Trimester page](#) is packed with tools and insights to help you guide clients in building a holistic retirement strategy as they work to achieve retirement readiness.

Here's what you'll find:

- A new case study shows how you can help clients leverage life insurance for better retirement outcomes.
- The 2025 Global Retirement Pulse Survey highlights ways you can help affluent clients boost confidence in their retirement readiness.
- The Life & Longevity Podcast features bold conversations on caregiving, retirement readiness, and client behavior.

Life Essentials

In this issue:

- Survivorship Index UL: protecting and growing clients' legacies
- Trimester Sales Strategies: Retirement Readiness
- Introducing Just Ask GenAI chatbot on PruXpress
- Unlocking the living benefits of life insurance
- EssentialTerm Suite now available in South Carolina
- 10-minute Mondays for 2026
- The 2026 Easy Reference Tax Guide
- Xpress Worksheet update for EssentialTerm Suite in SC
- 2025 Tax Forms for policyowners are available online

Securian Financial

SecureCare IV - *coming soon*

Built on what works, enhanced where it counts!

With SecureCare IV, Securian's newest long-term care (LTC) and nonparticipating whole life insurance policy, they didn't start over to stand out. They built on the SecureCare you know, enhancing it with industry-leading early claim support¹ and new flexibility to strengthen every client conversation.

SecureCare IV launches January 26th in all states except CA, CT, DE, IN, MT, ND, NJ, NY, SC, and SD.

[Explore what you can expect and see the transition rules.](#)

Symetra

Innovative solutions for your New Year's resolutions

A new year brings new goals and new opportunities to support your clients with innovative solutions that deliver value and help strengthen their financial futures.

- Swift, simplified processing
- Growth-focused IUL strategies
- Beneficiary support that goes beyond the policy
- Industry-first rider package for cancer
- Expertise for the high-net-worth foreign national market

[Get complete details and resources!](#)