



July 15, 2025

American National

Deconstructing the Sandwich Generation

Gen X clients often have unique family dynamics that can create hurdles for them when planning for a secure financial future. [See how](#) the various needs of the ones who depend on them may impact their financial planning and what tools can be used to help them.

Smart Start Accumulator – essential marketing materials

- [Agent Brochure](#) - Equip yourself with a comprehensive product overview and persuasive selling points to effectively present the Smart Start Accumulator Series to clients.
- [Client Brochure](#) - Provide clients with a clear and engaging explanation of the Smart Start Accumulator Series, highlighting its benefits and unique features.
- [Portfolio Allocation By Strategy Flyer](#) - Access a visual breakdown of the allocation percentages across the various crediting strategies—giving you a clear, concise view of where your clients' funds are positioned.
- [Explore Our Indices Brochure](#) - Gain detailed knowledge about the indices used to calculate the accumulation value for the Smart Start Accumulator Series, ensuring you can confidently address client inquiries.
- [FAQ Sheet](#) - Be prepared to answer common questions about the Smart Start Accumulator Series, enhancing your ability to support and educate your clients.
- [Highlight Card](#) - Use this quick-reference card to summarize key features and benefits of the Smart Start Accumulator Series, making it easier to communicate its value to clients.

Corebridge Financial (American General)

Start meaningful conversations with clients about financial protection and planning

Planning for retirement means more than just savings – it's about protecting assets from rising costs and unexpected expenses. Many retirees face financial gaps that put their hard-earned savings at risk.

Help clients navigate these challenges with confidence. Modern-day life insurance offers solutions that can help safeguard their financial future, providing flexibility and protection when they need it most.

Use this [Retirement Realities](#) conversation starter.

Help clients personalize their Life Insurance coverage with built-in & optional riders

With [Value+ Protector III \(VPP\) IUL](#), clients receive cost efficient death benefit protection – plus the opportunity to customize their policy with a variety of rider options that offer additional value.

Automatically Included Riders (no additional cost):

- Return of Premium option called the Enhanced Surrender Value Rider
- Terminal Illness Accelerated Benefit Rider
- Dollar Cost Averaging (DCA) Rider, and more

Optional Riders (available for an additional cost):

- Chronic Illness – Accelerated Access Solution (Chronic Illness) provides multiple benefit payment options
- Protected Premium Rider
- Select Income Rider, and many more

Gerber Life

What is Life Insurance flyer

[This flyer](#) is an overview of what life insurance is and how it helps provide families with financial security. Also available in [Spanish](#).

John Hancock

LTC in-force rate actions for July – [Get details](#).

New lower term rates

John Hancock has [new, competitive pricing](#) for both Protection Term and Vitality Term. For clients between the ages 35-60 and face amounts under \$2 million, you can now offer an average premium decrease of approximately 13% — with some cases up to 40%. In addition to reduced rates, these policies include generous conversion windows with access to their top-tier permanent portfolio.

Emerging health trends

In this episode of [Hancock Talks](#), John Hancock's medical director shares perspectives on emerging health trends.

Advanced Markets News

In [this issue](#):

- Summer strategy showcase: split dollar in focus
- Podcast: The Great Wealth Transfer: Insights with Adrienne Penta
- Central Intelligence

Legal & General America (Banner and William Penn)

Faster approvals for large cases

With new retention limits and more clients qualifying for exam-free coverage, now's the time to make the most of these big opportunities. [Access the toolkit.](#)

Lincoln Financial Group

Lincoln has solutions for your clients with chronic hepatitis C

In this "[Ask the Doctor](#)" audio series, Lincoln's Chief Medical Director addresses the health concerns that increase with an HCV infection and reveals how it impacts your clients' insurance options.

Updates to products available for late duration Term Conversions – [Get details.](#)

MassMutual

New Life Marketing Hub

MassMutual's new [Life Insurance Marketing Hub](#) serves as a comprehensive resource for all your life insurance marketing needs. You'll find the following marketing assets right at your fingertips:

- Sales Concepts
- Success Stories
- Life Product Brochures
- Advanced Sales Strategies, and more

MMSD Underwriting

In [this issue](#):

- Expanded Coverage for HIV-Positive applicants
- DI Starting Professionals Program
- Impact of Active Military Case Clinic

Mutual / United of Omaha

Express Newsletters

In [this issue](#):

- Product Spotlight: Heart Attack & Stroke coverage
- How Mutual of Omaha's Critical Advantage meets today's needs
- Ultra Advantage FIA - the name says it all
- Disaster Relief Notification - New Mexico Trout Fire

In [this issue](#):

- New Premium Payment Guide now available
- New Welcome Email for Living Promise WL customers
- Add a spark to your sales with the Guaranteed Refund Option (GRO) Rider
- Help clients organize their important information with the Living Promise Record Keeper
- Updated MutualCare Solutions Product & Underwriting Guides

Securian Financial

Enhance your Universal Life sales with the new Long Term Care Agreement

Available on our individual universal life policies in all states except CA, MT, NY & OR, the LTC Agreement helps transform a universal life policy into a comprehensive solution that can address long-term care (LTC) needs, in addition to providing death benefit protection. [Learn more.](#)

Estate planning in 4 steps

Estate planning is a deeply personal process that is unique to each client. It's your client's last chapter, their last word, perhaps their legacy or the springboard for their family into a different lifestyle. It's also a key component to your client's overall financial strategy, and you can be your client's guide through this process. Follow [these steps](#) to create a thorough and well-rounded estate plan.

Symetra

New version of Accumulator Ascent IUL with refreshed rates – [Download the producer guide.](#)

Living benefit riders add more "life" to life insurance

Symetra offers an array of optional and included living benefits riders—including their industry-first [Cancer Care Compass](#)—that can help your clients prepare for the future and provide financial support to cover medical bills, long-term care costs or whatever else they may need if the insured becomes ill.

This [Living Benefits Guide](#) is a helpful resource that you can share with clients.