



November 4, 2025

American National

Give clients a head start with Smart Start Accumulator

With the Smart Start Accumulator Series, clients can benefit from two powerful features from day one – the Best Entry Window and an optional Premium Enhancement – which work in tandem to create a multiplier effect that can significantly impact long-term outcomes. [See this flyer for details.](#)

Empowering Future Generations: Annuity Solutions for Millennials & Gen-Z

[Explore this micro-site](#) focusing on selling to the younger generations.

Annuity Watch

In [this issue](#):

- Empower clients with our simple expense tool
- Access FAQs across our entire product portfolio
- The latest tax guide

Assurity

Don't present Term insurance without bringing up Assurity's Return of Premium

With this [term insurance solution](#), your client will be refunded nearly every penny paid into this policy minus the annual policy fee if they outlive the selected term period. As you likely know, 99% of Term policies sold never pay out a death benefit.

- **Not a 'Use It or Lose It' Life Insurance Product:** Assurity's Term with Return of Premium provides clients protection while they need it, and their money back if they don't.
- **Convertibility:** This product is still convertible to permanent life insurance coverage up to two years before the policy's expiration date.
- **Case Study:** \$3,000 annual premium x 30 years of coverage = \$90,000 paid in - \$2,100 (annual policy fee of \$70 x 30 years) = \$87,900 of returned premium.
- **A Carrier That Puts Clients First:** Assurity is a mutual company that has been fulfilling promises to our customers for 135 years and counting. Assurity has an A- rating through AM Best.

How to talk about annuities to clients in their 40s and 50s

Many clients in their 40s and 50s believe annuities are only for people knocking on retirement's door. But life between 40 and 59 is full of financial transitions and those events can offer powerful moments to reframe the conversation. [Read the article.](#)

Performance Elite fixed indexed annuity has your clients covered to help meet safe money GOALS:

- Guaranteed Premium Bonus of up to 27% (most states)
- Opportunity for more growth based on indexed account performance
- Annuity benefits like tax deferral and generally bypass probate
- Liquidity with a Return of Premium benefit after year 4

[Find out](#) how Performance Elite can help your clients reach their safe money GOALS.

Corebridge Financial (American General)

New tools to showcase a one-of-a-kind rider: Income for Life

The Income for Life Rider – available on the Max Accumulator + III IUL product – is a feature few carriers offer. It gives clients the potential to convert policy cash value into guaranteed lifetime income while still providing a death benefit.

To help you highlight this differentiator, Corebridge has updated and expanded their marketing tools:

- [Product Highlight Flyer](#) – redesigned to lead with the Income for Life Rider.
- [Comparison Flyer](#) – shows how the rider can help deliver a higher total policy benefit.
- [Updated Competition Flyers](#) – added new Income for Life rider column.

Select Income Rider - a no-cost rider that adds real value

You can offer clients the option to deliver steady, lasting support to loved ones with the [Select Income Rider](#) available on our [Value+ Protector III IUL](#). This optional rider converts all or part of the life insurance benefit into a predictable payout schedule.

Annuity Updates

In [this issue](#):

- Help build an all-weather portfolio for every market
- The Elite Producer Compensation Program (EPCP)
- New Client Profile Reference Guide
- Connex website security protocol changes

John Hancock

A new era in longevity planning – Introducing the Longevity Preparedness Index

This first-of-its-kind framework offers a powerful lens into how Americans are preparing for longer, healthier, better lives — not just financially and physically, but across the full spectrum of longevity: care, housing, social connection and more. This is more than a report. It's a call to action. [Dive into the findings](#) and use them to spark deeper, more meaningful conversations with your clients.

Spotlight

In [this issue](#):

- Are your clients prepared to live longer?
- Boost efficiency with new digital application process for Accumulation IUL-GI sales
- Matching healthy savings of Vitality members
- Insider tips to accelerate your year-end sales - podcast
- Essential updates for year-end success

Lincoln Financial Group

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

Lincoln Leader for Fixed Annuities

In [this issue](#):

- Year-end 2025 deadlines
- Market Intel Exchange
- New Blog: Classics for a Reason
- Holiday hours
- RTS Tool Enhancement: Lack of Production Termination Status
- Resolving NIGOs
- Online resource guide
- Regulatory roundup
- NAIC training required

MassMutual

MMSD Underwriting

In [this issue](#):

- Underwriting Strengths
- MassExpress Coverage Amount Now Up to \$3M
- A Case Study: Impact of Breast Cancer
- November 12th webinar: COPD and Asthma

Mutual / United of Omaha

Express Newsletters

In [this issue](#):

- IUL Express - same materials, simplified process
- Mutual of Omaha ranked #1 in 2025 LTC Insurance Review
- A Tale of Two Retirements: with and without LTCi
- Deliver more value with Critical Advantage

In [this issue](#):

- Life Insurance protection that helps with retirement needs
- Guaranteed ADvantage = Guaranteed Opportunity
- Inforce LTCi Rate Adjustments effective January 1, 2026
- Bridging the Gap: Why Critical Illness coverage matters in today's high-deductible Health Insurance world

North American Annuity

Allocation suggestions

The allocation scenarios in [The Index Standard reports](#) offer suggestions for how your clients could allocate their premium among the available index strategies of five of our most popular fixed index annuities, aiming to balance performance potential with diversification.

Re-engineered processes to make your experience smoother, faster, and more efficient

Here's what you can do today:

- E-signature for new business and post-issue forms
- View claims requirements online
- Make online allocation changes
- Request a partial Roth conversion
- Policyowners can make withdrawals via phone and web — up to \$50k or full penalty-free amount

[Download the brochure](#) to see how smarter processes keep your business moving.

Protective Life

Make lifetime coverage easier

Meet the long term protection needs of budget minded clients with Protective Lifetime Assurance UL. This simple, reliable solution offers:

- Low cost, guaranteed lifetime coverage with level premiums
- Coverage through age 121
- Return of Premium endorsement for access to paid premiums at no additional cost
- Optional ExtendCare rider to help offset chronic illness related expenses

You'll also see greatly improved accelerated underwriting throughput for certain cases up to \$1 million for clients 50 and younger. [Explore the benefits.](#)

In the Loop

In [this issue](#):

- Accelerated underwriting for permanent cases
- Faster and easier term business
- New sales closing for Protective Advantage Choice UL
- 2025 holiday schedule and year-end processing guidelines

Prudential Financial

Life Essentials

In [this issue](#):

- Understanding the Life Insurance Markets
- Increased Premium Limits and Large Case Reviews for New Business
- How monthly term payments are collected for the PruSign eDelivery process
- New business form revision for Massachusetts Important Notice
- Licensing & Appointment: Updated Broker Agreement

Securian Financial

The Scoop

In [this issue](#):

- Long-Term Care Awareness Month Launch Center
- Streamline case management with one tool
- Medical Minute: Underwriting insights at your fingertips
- Estate planning with wait-and-see trusts
- Upcoming events

Symetra

Give clients a boost with our Super Preferred Upgrade Program

Give your clients the underwriting boost they deserve with our Super Preferred Upgrade Program! Now through the end of the year, if your clients qualify for a Preferred Non-Nicotine rating on [Accumulator Ascent IUL](#), Symetra will automatically bump them up to Super Preferred to bring their overall insurance premiums down even further. [Learn more.](#)

Help clients score lower insurance premiums for healthy living

If clients are committed to staying healthy and fit, shouldn't their hard work be rewarded? With Symetra's [GoodLife Rewards Program](#), clients can earn lower life insurance premiums for leading healthy lifestyles.

Available on our traditional permanent life insurance products, GoodLife Rewards credits are automatically applied during underwriting for several lifestyle and medical indicators attributable to good health and a longer life.

Earned credits could improve a client's underwriting class up to Preferred Non-Nicotine or offset up to three table ratings to score them lower premiums.