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September 8, 2026

American National

Annuity Watch

In this issue:

- RMD-friendly retirement solutions
- Smart Start Accumulator Series 5 coming soon!
- Quick illustrations coming soon!
- Rate Certainty Annuity will be renamed to American National Rate Constant Annuity
- Qualifying for 2027 Partner Conference
- July 2026 software updates

Banner Life / William Penn

Lower rates for OPTerm

Starting August 26th, Banner dropped rates on OPTerm. So whether your client needs 10 years of coverage or 40, they'll be there for them and for you. It's not about the numbers, but you can expect to see them at the top of the rankings about 88% of the time.

Corebridge Financial (American General)

Turn Social Security questions into planning opportunities this LIAM

Did you know on average Social Security replaces less than half of pre-retirement income? This reality may leave many of your clients exposed to a real retirement income gap.

Corebridge's ready-made resources make it easy to show clients:

- How to keep their retirement plans on track
- How to use life insurance to supplement Social Security income

Access their suite of materials and add to your toolbox. Visit their site and make the most of Life Insurance Awareness Month.

Annuity Updates

In this issue:

- Take advantage of the Elite Producer Compensation Program
- Annuity eSignature acceptance update
- Corebridge now offers instant suitability decisioning!
- Carrier-to-carrier paperless transfers update
- FIA product enhancements
- Increased rates on our Power Index Advisory index annuity
- Assured Edge product enhancements

Illinois Mutual

Introducing the NEW DI Agent Guide

Introducing the new DI Agent Guide - your single destination for:

- DI Underwriting Information, Tips and Strategies
- DI Medical Information
- DI Product Details

John Hancock

Turn survivorship prospects into sales wins

Built on John Hancock's long-standing leadership in the survivorship market, Protection Survivorship IUL 26 is designed to help your high-net-worth clients achieve their estate planning goals with stronger guarantees, competitive pricing, and enhanced growth potential. Help clients protect more of their legacy.

Spotlight News

In this issue:

- New JohnHancock.com: Easier, clearer, same trusted partner
- Open the door to more executive benefits opportunities
- Now available: New tools for cardiac care
- LifeCare is now available for trust-owned planning
- Help clients protect capital and plan for care

In this special edition:

- Life Insurance Awareness Month
- Powerful reminders of why your work matters
- Podcast: the real-life impact life insurance can have for your clients
- Protection SIUL 26 now approved in Florida
- See the Bronze Guarantee sales strategy in action
- Crediting rate change for Protection UL and SUL

Lincoln Financial Group

Are you working with clients who want growth potential but are just done with losses?

Meet Capital Group Dividend Value (CGDV) ETF Participation.

- Active dividend strategy
- 100% downside protection
- Exclusive to Lincoln fixed indexed annuities

The ETF has outperformed the S&P 500 since inception, and clients never take market losses inside the FIA.

Take a look at the results in this client-approved one-pager.

Have any of your clients inherited a non-qualified annuity in the last 12 months?

By leveraging the OptiBlend Fixed Indexed Annuity, beneficiaries may be able to spread distributions over their life expectancy while helping protect inherited assets from market volatility.

MassMutual

Are your clients self-funding their long term care?
Rethink Long Term Care Planning with UL Guard

Clients concerned about potential long term care expenses often consider setting aside assets to cover future care needs. But what if those same planning dollars could help address multiple objectives?

Check out this case study and learn how UL Guard with the LTCAccess Rider II could be positioned as an alternative to self-funding, helping support long term care planning needs while also providing life insurance protection and legacy planning benefits.

And, this LTC Cost Estimator Tool can help personalize discussions with state-specific cost estimates.

Mutual / United of Omaha

Annuities Can Help Clients Plan for the Unexpected

Clients want to prepare for retirement, but they may hesitate to commit to an annuity if they're concerned about accessing their money when life changes.

This new sales concept flyer can help you address that concern. It shows how Ultra Advantage FIA combines growth potential and downside protection with meaningful access options.

The Closing Concept:
Turn Retention Challenges Into Opportunities

Replacing a key employee can be costly and disruptive. This Closing Concept explores how an executive bonus arrangement can help business owners reward and retain top performers without the complexity of traditional qualified plans.

See how Income Advantage indexed universal life insurance can support long-term retention goals while delivering value to both the business and the employee.

- Download the concept: Executive Bonus Planning Made Simple
- Explore the Executive Bonus Brochure
- Discover Income Advantage IUL: The Unique Asset

Express Newsletters

In this issue:

- The Closing Concept: Turn "Not Now" Into "Let's Do This"
- Med Supp Rate Adjustments
- What Is The Real Cost of Waiting for LTCi?
- LTC Product Guide Updates
- Out-of-Pocket Costs Are Rising-Even with Health Insurance. Here's a Smarter Way to Prepare.

In this issue:

- Why Producers Choose Our IULs?
- In-force LTCi Rate Adjustments Effective November 1, 2026
- Return of Premium Savings for Critical Illness Insurance
- How Sequence of Returns Risk Can Affect Long-Term Savings

OneAmerica

Turning LTC objections into opportunities

Many clients recognize the risk of long-term care but delay planning because they assume they can self-fund, don't expect to need care, or aren't sure where to start.

Here are a few common objections and ways to reframe them:

- ***"I can self-fund the risk."***
  "You have strong assets, but long term care isn't really an asset issue. It's an income issue. If a major care event required $1.5 million, it could reduce your retirement income by about 75%. You could pay for it, but the real question is whether you want to spend your hard earned savings that way. My job is to help you protect the income you're counting on."
- ***"Why do I need lifetime benefits?"***
  "Most people have been told to prepare for an average of two to three years of care. The real risk is something catastrophic, like Alzheimer's. One out of three people over age 65 will develop some form of dementia. You wouldn't buy health insurance that excludes cancer, and I don't want you to buy long term care coverage that doesn't protect you from the biggest threat."
- ***Emotional hesitation.***
  "I understand why this topic feels uncomfortable. It forces you to think about aging and the possibility of needing help. But LTC planning is really about protecting your independence. It can help ensure your family doesn't have to pause their lives to step in. A clear strategy can keep control in your hands and reduces stress for everyone involved."

These conversations are not about selling a product. They are about protecting a client's future quality of life and helping them make decisions that support their long-term goals. You can also share this planning worksheet with clients as they outline their future care preferences.

Turn Underutilized Annuities Into a Long-Term Care Strategy

Many clients have nonqualified annuities that no longer serve their original purpose. Learn how repositioning those assets into a Pension Protection Act-qualified solution like Indexed Annuity Care can help provide more predictable, tax-efficient funding for future extended care needs. View this hypothetical example.

Protective Life

Lower prices for Protective Classic Choice term – Get details.

In the Loop

In this issue:

- Recent Accelerated UW Enhancements
- Solutions for evolving clients' needs

Securian Financial

Turn life insurance awareness into opportunity

Life Insurance Awareness Month puts life insurance top of mind. This September, turn that awareness into meaningful client conversations.

A policy review can help you reconnect with clients, uncover what's changed and determine whether their existing coverage still aligns with their needs. And Securian's policy review kit gives you resources to help make those conversations easier.

Use the kit to help you:

- Check in with clients and uncover important life changes
- Ask questions that get the conversation started
- Take a fresh look at existing coverage
- Assess current life insurance needs
- Request and review in-force illustrations

Don't just raise awareness. Create an opportunity to reconnect, review and help clients prepare for what's next.

Symetra

Sales Flash

In this issue:

- Explore our enhanced high-net-worth foreign national program
- Top five reasons to choose Accumulator Ascent IUL
- Build a reward and retention strategy with Symetra's MultiLife Business Program
- Key-person coverage: A simple way to keep the business afloat

Western & Southern Financial (Integrity Life)

Retirement Income Insights:
The Most Important Retirement Number

Most clients know their account balance. Far fewer know how much guaranteed monthly income they'll have once the paycheck stops. That simple question can shift the conversation from growing assets to creating dependable retirement income.

Why It Matters

- Retirement is funded by income—not account values.
- Guaranteed income can help provide confidence, regardless of how markets perform.
- Advisors who lead with income planning often uncover opportunities that investment reviews alone may miss.

Client Question of the Month: "How much guaranteed monthly income will you have before you begin withdrawing from your investment portfolio?"

If that conversation uncovers an income gap, IncomeSource Select (DIA) and IncomeSource (SPIA) can help clients create a dependable retirement paycheck that many traditional pensions may have once provided. View the sales idea.