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American National

Technology Enhancement: Best Entry Window Values

Policy Inquiry has been enhanced to give you and your clients a clearer insight into Smart Start Accumulator policies, specifically the Best Entry Window feature. The update shows the Best Entry Window values, including the initial policy value to showcase the comparative effect of different entry points. [View the guide.](#)

Enhancements:

- *Best Entry Display in Policy Inquiry:* The Best Entry Window value will appear in Policy Inquiry under the Funds & Strategies tab once a Smart Start policy is selected from the policy list.
- *Post-90-Day Value Updates:* After the policy has been issued for 90 days, the displayed Best Entry Window value information will update in Policy Inquiry from "Pending" to reflect the post-90-day values.

Annuity Watch

[In this issue:](#)

- Accelerate Your Clients' Growth Potential
- Deconstructing the Sandwich Generation
- Fast Facts on IRAs

Athene

Paperless tax forms

Four years of tax documents are just a click away when you log into [Athene Connect](#) (for producers) and [My Athene](#) (for clients).

Athene's Financial Crime Programs

Anti-Fraud and Anti-Money Laundering programs can be found on Athene Connect.

John Hancock

LTC in-force rate action notifications for late February

[Get details.](#)

Introducing the new Protection IUL featuring enhanced performance + SmartStart Segments

John Hancock is excited to announce the launch of Protection IUL 26, now stronger than ever with competitive pricing, enhanced performance potential and SmartStart Segments that offer immediate growth potential and easier policy management. See the [launch details](#). Explore [John Hancock's IUL solutions](#).

Introducing Vitality PRO – a bold new way to reward our distribution partners

This unique and innovative program adds significant value for your actions and recognizes you not only for your sales success but also for your clients' engagement. [Watch the video](#) and find out how John Hancock Vitality PRO can help you take the lead.

Lincoln Financial Group

Pricing updates for Term

Pricing improvements have been made to Lincoln LifeElements for cases from \$1M to \$2.5M.

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 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.

Lincoln Leader for Fixed Annuities

[In this issue:](#)

- Reminder: 1 Year Capital Group Dividend Value ETF Participation account now available
- 1099-R tax forms
- 2025 tax information
- Market Intel Exchange
- Market Conduct Manual update
- Enhanced website safety measures
- New Blog: Financial goal setting

MassMutual

Loan Regime Split Dollar Explained

Discover how a Loan Regime Split Dollar arrangement can help businesses attract and retain top talent with a flexible, tax-efficient executive benefit using life insurance. [Learn more in this latest soundbite.](#)

DI for Attorneys

To help financial professionals decide if their attorney clients would be a good match for disability income (DI) insurance, [read this case study](#) illustrating three different insurance options to start the DI conversation.

Mutual / United of Omaha

The Closing Concept

The One Resolution Every Parent Can Actually Keep: Mutual of Omaha's Simplified Issue Life Products

Most young parents would rather tackle a week's worth of laundry than shop for life insurance. Between the confusing jargon and the myth that it's only for the ultra-wealthy, many families put it on the back burner.

But as financial peace of mind tops New Year's resolution lists this January, you have the solution. Mutual of Omaha's Simplified Issue products bridge the accessibility gap that often leaves children vulnerable. Protecting a family's future shouldn't be the hardest part of parenting. As a trusted partner, you're helping clients secure their legacy — without the headache.

- Watch the [video](#).
- Download the [strategy](#).
- [4 Simple Steps to Sell IUL Express](#)
- [Simplified Issue Insurance Products Overview](#)
- [IULE Consumer Flyer](#)

Express Newsletters

[In this issue:](#)

- How our IULs provide reassurance to your customers
- Affordable Protection without the Hassle—Term Life Express
- Reminder: Updated Agent Tax Guides for LTC
- Inforce LTCi Rate Adjustments effective April 1, 2026
- Offer Critical Advantage when Selling Life Insurance
- How Critical Advantage Insurance Supports Your Lifestyle During Illness

[In this issue:](#)

- Exciting Enhancements Coming Soon to Sales Professional Access
- The Power of Low-Fee IUL Design
- Overcoming the "I'll Self-Insure" Objection to LTCi
- Agent LTC Tax Guide Update: SECURE 2.0 Act
- "That Won't Happen to Me": Addressing Risk Perception for Critical Illness
- The Hidden Costs of Recovery After a Critical Illness

Nationwide

IUL educational client-facing guides now available

[Get the resources.](#)

Fast, fluidless life insurance solutions

[Nationwide's underwriting](#) combines digital tools, transparent communication, and human judgment to deliver fast, competitive life insurance offers, featuring fluidless options, wellness credits, and specialized programs for unique client needs.

Help maximize business stability with COLI and BOLI strategies

Institutional insurance solutions like corporate-owned life insurance (COLI) and bank-owned life insurance (BOLI) can help businesses fund executive benefits, attract talent, and support long-term financial stability beyond traditional policies.

[Learn more.](#)

North American Annuity

Trust-owned annuities: Simplified process, more flexibility

North American has updated their process to help agents navigate trust-owned annuity eligibility.

- **Waiver of liability.** They will no longer maintain a list of specific trust types that qualify for annuity ownership. The responsibility for determining whether trust ownership is applicable will be determined by the trustee based on declarations and waiver and release of liability in the [revised Certificate of Trust Form](#).
- **More flexibility.** Types of trusts that may now qualify include Special Needs Trusts and Defective Grantor Trusts.

How it works - No pre-approval

The Declarations and Waiver of Release sections of the Certificate of Trust outlines the requirements, so when the form is signed at new business, the trust acknowledges responsibility for meeting those requirements, including any potential tax or claim impacts. The [new business playbook](#) has been updated to remove the trust type details.

OneAmerica

Product Training Requirements for Asset Care Enhancements for CT, DC

[Get details.](#)

Asset Care enhancements debut in CT, DC / Flex underwriting in CT, DC FL, NJ

[Get details.](#)

Care Solutions News

[In this issue:](#)

- Long-term care without tradeoffs: Flexible benefits and true support when it matters most
- The moment of truth
- Experience matters in claims support
- A guide, not just a process
- Confidence: From planning through claim
- One complete solution
- Interest rate updates
- Flex eApp enhancements

Pacific Life - Lynchburg

Term Life Insurance Reprice

Pricing has been updated for PL Promise Term level-premium life insurance - a product designed to provide affordable death benefit protection for consumers and business owners seeking short-term, flexible coverage.

[Refer to this bulletin for the target advantages, competitive strengths, and transition rules.](#)

Protective Life

Address 3 common concerns during Insure Your Love month

Insure Your Love month is the perfect time to help clients show their love through life insurance — but having these conversations can be challenging. These resources can help you guide clients and respond to these common concerns.

- **“Life insurance is too expensive.”** Show clients how affordable life insurance can be and the cost of not having it. [Download the infographic.](#)
- **“I don’t know how much coverage I need.”** Easily calculate how much life insurance clients need to protect what matters. [Download the worksheet.](#)
- **“Buying life insurance isn’t a priority right now.”** Identify opportunities to educate clients on the value of life insurance. [Access the guide.](#)

Prudential Financial

Life Essentials

[In this issue:](#)

- Survivorship Index UL: Protecting and growing clients’ legacies
- Trimester Sales Strategies: Retirement Readiness
- The 2026 Easy Reference Tax Guide is here
- EssentialTerm Suite: Important planned enhancements for new business submission
- New Business Forms revisions for Survivorship Index UL
- PruXpress password update
- February 12 webinar: Entitlement Benefits & Life Insurance

Securian Financial

SecureCare IV is now available

With [SecureCare IV](#), our newest long-term care (LTC) and nonparticipating whole life insurance policy, we built on the foundation you know and added key enhancements to accelerate you and your clients’ success.

- Raises the bar on early claim support in the industry by offering access to some benefits during the 90-day elimination period and retroactive payments once the elimination period is complete
- Expands payment flexibility by adding a new 20-pay premium duration
- Delivers 100% of the full monthly LTC benefit for clients who go on claim internationally
- Guarantees the death benefit will be at least equal to premiums paid if the LTC benefits are never used

All backed by pricing that stays on the cutting edge of today’s market. SecureCare IV is now available in all states except CA, CT, DE, IN, MT, ND, NJ, NY, SC, and SD.

Expanded preferred rates for mildly elevated liver enzymes

[Get details.](#)

A look back at our 2025 underwriting enhancements

[See the key enhancements.](#)

Sales Flash

In this issue:

- SwiftTerm earns recognition from top publications
- New partner portal enhancements
- On-demand video library
- Fast Facts: 2026 tax updates
- 2026 Symetra IUL sweep dates
- High-net-worth foreign national program
- Reach out to clients about their life insurance?
- New year, new brand campaign