All the carriers. All the service. All the expertise.

July 14, 2026

American National

Smart Start Accumulator – product update

With the new Smart Start Accumulator Series, all fully funded, pending applications submitted July 7th through September 9th will receive a 6% guaranteed floor rate for the first contract year. Applications submitted after this 60-day window will receive the standard 4% rate. Don’t miss out on this limited time opportunity to present your clients with a full-featured FIA from an ‘A’ rated carrier.

The Smart Start Accumulator Series will also be launching in California on July 7th, giving clients access to a new, enhanced, and competitive solution.

Training requirements:

- Required suitability training, course LAD10822, must be completed before sale.
- Agents who completed LAD10385 prior to 7/07/2026 must complete the supplemental update module LAD10821.
- The full suitability course will be available on RegEd, My Learning, iCapital (Simon), and LUMA. The supplemental course will be available on RegEd and My learning.

Corebridge Financial (American General)

End the term, not the protection: Permanent protection with no new labs

You can provide permanent protection for clients without the hurdle of new underwriting.

- Convert to permanent coverage without new labs.
- Client’s original health rating carries over, regardless of recent diagnoses or health changes.
- Prevent a gap in coverage when their term policy expires.

Visit the "Term-to-Perm Pivot" page. See the term conversion playbook.

The enhanced Max Accumulator+ III is now available

What this means for your clients:

- More efficient design with lower premium loads
- Stronger accumulation and income potential
- Expanded index options to support greater diversification

See what's new! Download the product highlights and consumer brochure.

Gerber Life

Maryland Anti-Fraud Training Requirements – Read the bulletin.

John Hancock

LTC in-force rate action notifications for July – Get details.

Spotlight

In this issue:

- Turn insights into action with the Longevity Preparedness Index Tool
- Indexed crediting, made simple
- Leading the way in hybrid LTC growth potential

Advanced Markets News

In this issue:

- Estate planning essentials: Top resources to use today
- Central Intelligence
- Top business planning resources to know & use today

Lincoln Financial Group

Make QCDs even better

Clients who don't need their RMDs love **qualified charitable distributions (QCDs)** – but they still need a reliable income source to satisfy the requirement.

In scenario #7 from this collection of case studies, protected income from an annuity contract with Estate Lock covered the RMD, and the client sent it straight to their charity. And by naming the charity as beneficiary, the organization could also receive the full investment amount later.

Help clients see if their retirement math works

When clients ask, "Will my money last?" they're really asking if the math works - across income, protection, and legacy.

How are you helping clients understand whether their retirement plan really adds up?

Lincoln has created this short, client-friendly video that helps frame these concerns in a clear and relatable way. With one click, you can share it with your clients and set the stage for a productive conversation.

Mutual / United of Omaha

Start Earning a 10% Commission Bonus Now!

Starting now through the end of 2026, every qualifying United of Omaha sale can drive more value — unlocking a 10% commission bonus on top of your normal commission payments.

Eligible products are:

- Income Advantage Indexed Universal Life (IUL)
- Life Protection Advantage IUL
- Professional Advantage IUL
- Term Life Answers

Express Newsletters

In this issue:

- Your Compliance Responsibility for Replacements
- Term Life Express: Easy to Understand, Built to Flex
- Protection with Options – Guaranteed Refund Option (GRO) Rider
- Important: LTC13 Rate Update
- Turn Rising Care Costs Into Meaningful Client Conversations
- Add a Critical Advantage When Discussing Life Insurance
- Security and Savings - built-in Return of Premium on Critical Illness Insurance

In this issue:

- New Account Dashboard Reminder
- Final Reminder - Okta System Updates Coming
- IUL Express: Simple, Flexible, and Worth Celebrating
- Unlock a 10% Commission Bonus Today
- The Closing Concept: This In-Force Review Revealed a Bigger Need
- Extended Increased Med Supp Broker Bonus
- A Smoother Path Through Underwriting
- Go Beyond the Basics with Value-Ads
- Upcoming LTC Policy Migration - What You Need to Know
- Utah LTC Training Requirement Discontinued
- Add a Critical Advantage to the Life Insurance Conversation
- New York Critical Advantage Forms Approved
- Longevity Risk Is Rising-Annuities Can Help Solve It
- Annuity Funding Just Got Easier

Nationwide

Looking for ways to stay ahead of complex planning topics?

The Nationwide Retirement Institute offers a robust series of continuing education (CE) virtual events designed to keep Financial Professionals (FPs) well-informed on the subjects their clients care about most. These live sessions cover critical topics, such as:

- Social Security strategies
- Healthcare costs
- Business succession
- Legacy planning

These workshops not only provide actionable insights but also equip FPs with tools to navigate complex client scenarios effectively. Additionally, attendees can use these workshops to earn valuable state insurance and designation credit hours.

North American Annuity

Can you guarantee your clients 100% probability of retirement success?

As clients approach retirement, one question may matter the most: will their income last? This new flyer illustrates how incorporating Income Pay Pro fixed index annuity (FIA) can help improve retirement outcomes by creating a guaranteed lifetime income stream and reduce reliance on portfolio withdrawals.

Even better, this conversation is more compelling today thanks to the **recently enhanced Lifetime Payment Percentages (LPPs)**. With higher LPPs, clients may be able to secure more guaranteed lifetime income from the same premium, helping bridge the gap between Social Security and retirement income needs.

Help clients build a retirement strategy with all-star potential

With another recent rate increase, NAC VersaChoice 10 fixed index annuity is stepping up to the plate with even more competitive growth opportunities designed to help clients pursue long-term retirement accumulation. See the bulletin.

Help clients hit a home run with Roth conversions

With the North American Charter Plus 10 fixed index annuity (FIA), you have the flexibility to support both full and partial Roth conversion strategies – helping clients better manage taxes while building toward long-term retirement income. And with an upfront premium bonus, you can help offset the tax impact of those conversions right from the start.
For a limited time: Clients can receive up to a 25% total immediate premium bonus when the optional enhanced bonus rider (EBR for a cost) is elected on premiums received in the first three contract years.

To support your conversations, use this easy-to-share Roth conversion flyer.

Protective Life

In the Loop

In this issue:

- Turn more client conversations into coverage with Protective Classic Choice term
- Underwriting build updates
- Place large cases faster with a streamlined underwriting experience
- Updated illustration best practices
- Compliance newsletter

Securian Financial

The opportunity hidden in a policy review

Some of the most valuable client conversations start with taking a fresh look at what's already in place. That's where policy reviews can make a meaningful difference. When clients share their future plans, evolving priorities or questions about whether their current policy is still meeting their needs, a simple conversation can open the door to new possibilities. It creates an opportunity for you to listen, ask thoughtful questions, and uncover solutions.

This new case study shares how taking the time to understand their client's concerns, the financial professional was able to explore options and identify a path forward that met their client's immediate needs and future goals too.

Why LTC conversations stall

"What if I never need care?" is one of the most common objections agents hear about long-term care protection. It's a valid question. Who wants to buy coverage they may never use?

This is where many conversations stall but you can help move them forward with the right solution. SecureCare IV, Securian's newest long-term care (LTC) and whole life insurance policy, provides long-term care protection without a "use it or lose it" tradeoff. And as a cash indemnity policy, it can help you give clients something they won't grow out of: true flexibility.

SecureCare IV's long-term care benefits are paid in cash, giving your clients the freedom to choose the care they want: at home, with loved ones or in a facility. And if they don't need care, their policy provides a death benefit at least equal to the premium they paid.

SecureCare IV can help you turn a common objection into the start of a more meaningful conversation. Discover how it can help you transform objections into opportunities.

The Scoop

In this issue:

- Redefining our underwriting experience
- How WriteFit Underwriting helped reshape the industry
- LTCA for California and Oregon
- Updated chronic pain guidelines

Symetra

Can life insurance protect beneficiaries AND relieve long-term care concerns?

In addition to death benefit protection, Symetra's indexed universal life (IUL) products can provide monthly payments to help pay for care and other expenses if the insured is diagnosed with a qualifying chronic condition. Learn more.

When you name your product SwiftProtector, you'd better be quick

Symetra SwiftProtector indexed universal life insurance offers a fully automated process that can provide same-day coverage for qualifying clients.

But fast, easy and online isn't all SwiftProtector offers. With SwiftProtector, you can expect:

- Permanent coverage up to $3 million
- Strong death benefit guarantees
- A flexible policy design
- Attractive cash value accumulation potential
- High target premiums.