



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



June 2, 2026

American National

New Maximum Premium Limits – [See the new limits.](#)

Rate Certainty Annuity - stability with guarantees

Rate Certainty Annuity is a fixed indexed annuity designed for simple, long-term savings, offering a balanced approach to growth potential and protection. [Watch this video to discover the full range of benefits.](#)

Corebridge Financial (American General)

Stop the clock on expiring term policies

Every term policy in your book is an expiring asset. Help your clients transform temporary coverage into a permanent, lifetime solution.

- Use the [term conversion playbook](#)
- Offer more with a [term conversion with chronic illness protection](#)
- See the [term conversion FAQ](#)

Have clients who are occasional cigar smokers?

Occasional cigar smokers can potentially qualify for non-smoker life insurance rates. Go to page 15 in the [Field Underwriting Guide](#) for details.

John Hancock

LifeCare: Built to help address inflation

Recent research indicates that long-term care costs are rising faster than 3%. Yet many of today's hybrid LTC solutions still rely on a fixed 3% compound inflation rider — an approach that may undershoot your clients' long-term care need in 20 to 30 years.

LifeCare is designed to help align benefits with the real costs of long-term care — and to help clients' plans stay on track over time. [See how LifeCare stays ahead.](#)

Spotlight

[In this issue:](#)

- Discover how Protection IUL outperforms the competition
- New podcast: Inside your heart's performance engine
- Service spotlight: Policy values - on demand
- Webinar Replay: Inside our enhanced purchase process
- Help your clients register for John Hancock Vitality
- Show the full "what-if" value of LifeCare
- New video: LifeCare & inflation
- Elevating wealth management through better client conversations

Lincoln Financial Group

A smart age-gap solution

If you work with couples where one spouse is younger, you know how joint life payouts can feel underwhelming. Check out scenario #3 in this [collection of case studies](#) where an older spouse used single life income with Estate LockSM to boost their payout while still protecting the full investment for the younger spouse. It's a simple "have your cake and eat it too" situation.

Roth conversions. Simplified.

Give your clients a faster, easier path toward tax-efficient retirement planning. With Lincoln's streamlined Roth IRA conversion process – available through our fixed indexed annuities – you can eliminate the confusion and extra paperwork that often slow conversions down.

Five ways we simplify Roth IRA conversions

- **One application. One checkbox.** - Forget managing multiple forms or duplicate applications. A single application and one simple checkbox initiate the conversion process.
- **Only two contracts that mature together** - Clients receive just two contracts -- one Traditional IRA and one Roth IRA — with the same surrender schedule
- **Flexibility for future conversions** - Clients can convert any amount, at any time, without completing a new application or opening a new contract.
- **Optional tax withholding** - Lincoln can handle withholding directly from the conversion amount, helping simplify your clients' tax planning.
- **Not ready yet? The option stays open.** - Clients can always establish a Roth IRA later with a new application if they choose to convert in future years.

Help clients take advantage of the long-term benefits of a Roth IRA – combined with a smoother, more streamlined conversion experience from Lincoln. [Share the client flyer with them today.](#)

Mutual / United of Omaha

The Closing Concept

When Family Businesses Plan Ahead, Advisors Lead the Conversation

Family business succession often seems straightforward, at least until you uncover the hidden questions beneath the surface.

Take a walk through a real scenario where a father-and-son transition plan needed a more thoughtful, comprehensive strategy. By leveraging key person planning, the advisor helped protect the business, generate retirement income for the father and support the son's long-term financial future.

[Watch this video](#) for a high-level overview, then explore the [complete concept](#) to fully learn and understand how this story can be used to strengthen future conversations with your clients.

Express Newsletters

[In this issue:](#)

- Reminder! Use Our New Long-Term Care In-Force Quoting Tool
- Quick Quotes for Instant Insight
- Turning a Difficult Conversation into a Valuable One: Positioning Critical Illness Coverage with Confidence
- Top-Ranked Annuity Rates. Real Sales Momentum.
- Errors and Omissions Insurance

[In this issue:](#)

- A Built-In Safety Net: GRO Rider on Income Advantage IUL
- In-force LTCi Rate Adjustments - Effective August 1st
- Critical Illness Insurance - Security and Savings with Return of Premium
- Critical Advantage vs. Other CI Products: What Sets It Apart?
- New SPA Guide: Find What You Need Faster
- Anti-Money Laundering (AML) Refresher Training

OneAmerica

Retired and thriving: Are your clients prepared for rising care costs?

Enjoying the retirement you've helped them prepare for is most likely one of the main goals of all your clients. But rising care costs can create uncertainty even for clients with a strong financial strategy. [Here's what your clients can expect](#) from OneAmerica and Asset Care.

Protective Life

Offer a competitive term solution without compromise

[Protective Classic Choice term](#) is a flexible, competitively priced solution that works as hard as you do.

This value-packed term solution offers:

- **A seamless path to permanent coverage** - Our conversion rider with optional chronic illness protection meets changing needs.
- **Built-in control over death benefit payouts** - Clients choose how beneficiaries are paid with the no-cost Income Provider Option.
- **35- and 40-year term periods** - one of only three carriers that offer longer coverage.

In the Loop

[In this issue:](#)

- A blended strategy for distinct client needs
- Product and underwriting recap
- Best practices for writing business in New York

Prudential Financial

Life Essentials

[In this issue:](#)

- June 11 webinar: Their future, their plan: Estate Planning for Every Client
- Momentum IUL is coming to New York
- Solve a client need in 10 minutes
- Trimester sales strategies: The extended care conversation
- EssentialTerm Suite: Important planned enhancements for new business submission
- Momentum IUL with BenefitAccess Rider webinar is now on-demand

Securian Financial

Boost accumulation potential - even in tough underwriting cases

The Income Protection Flex (IPA Flex) Agreement available on Eclipse Accumulator II Indexed Universal Life (IUL) offers a strategy worth exploring.

IPA Flex allows death benefits to be distributed through a combination of lump sum and installments, creating a structured income stream for beneficiaries. While installment payments are made, remaining proceeds continue to grow at a fixed rate, creating the possibility that total benefits paid could exceed the original death benefit. [Learn more about how it can benefit you and your clients.](#)

SecureCare IV covers robots

If robots are the future...will a reimbursement long-term care (LTC) policy cover them?

Possibly not. But [SecureCare IV](#), Securian's newest LTC and whole life insurance policy, will.

While reimbursement policies may only cover what's listed in the contract, SecureCare IV's cash indemnity LTC benefit can be used to cover any expense¹ — even if that technology doesn't exist today.

No one can predict what the LTC landscape will look like in the next 10 or 20 years, but with SecureCare IV, clients don't have to try.

Symetra

Symetra Income Edge Plus update

Higher Base Guaranteed Lifetime Withdrawal Benefit (GLWB) withdrawal percentages for ages 65+ effective May 19th. Single Life, Level Withdrawal Percentage for Issue age 65:

- 7.75%
- 10.25% if deferring to age 70
- 11.75% if deferring to age 73

Take a look at this "[The longer you wait, the higher your rate](#)" rider withdrawal percentage tables.

Western & Southern Financial (Integrity Life)

Indextra Diversification

Volatility. It affects clients. [This new piece](#) shows how to address challenging volatility through distinct diversification within Indextra Series fixed indexed annuity. Take advantage of multiple asset classes ... and multiple return drivers ... all in one volatility-controlled strategy. View our quick-read one-pager for Indextra's diversification details.