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March 24, 2026

## American National

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### Annuity Watch

#### [In this issue:](#)

- New! Smart Start Accumulator Video
- Five Reasons to Choose Us
- Update to Agent Resources
- Updated Disbursement, Allocation Change, and Policy Service Forms
- 2025-2026 Tax Guide
- Empowering Future Generations – Annuity solutions for Millennials and Gen Z

## Athene

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### Accelerate

#### [In this issue:](#)

- 10 ways to be a reliable resource to women
- Making sense of the RILA revolution
- Help clients understand market fluctuations
- 4 steps women can take to help prepare for retirement
- Map your clear path to retirement

## Corebridge Financial (American General)

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### Empower women to control their financial future

March is Women's History Month. It's a good time to remember the unique financial challenges women face, and how life insurance can be part of their plans to better prepare for their future.

#### **Did you know?**

- 84 cents are earned by women for every dollar a man earns.
- 5.9 years is the average amount of time women outlive men.
- 2 of 3 of those suffering from Alzheimer's disease are women.

Start important conversations about these realities. Share these [compelling statistics](#).

## Accumulation IUL with an "income for life" option

See how the [Max Accumulator+ Income for Life rider](#) sets our accumulation IUL apart from others. It turns IUL cash value into a lifetime income stream enabling clients to:

- Supplement retirement income sources
- Offset cost of living increases
- Plus provide a death benefit to loved ones

## John Hancock

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### Expanded index options = more ways to strengthen IUL performance

Protection IUL and Accumulation IUL products now include enhanced indexed account parameters and a new diversification opportunity. [Learn more.](#)

## Lincoln Financial Group

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### Ever have a client worry that taking income means leaving less behind?

Happens all the time. There's a quick example in this [collection of case studies](#) showing how a client uses a Lincoln annuity with Estate Lock to take protected lifetime income without shrinking what their beneficiaries will receive. Super simple, but it really clicks with people once they see it.

### Temporary Underwriting Updates for Foreign Travel

Effective immediately, as a result of recent developments in the Middle East and out of an abundance of caution, Lincoln has reassessed their underwriting approach for foreign travel to impacted areas. [Review the article.](#)

### Life in Focus

[In this issue:](#)

- The Platinum Age of Estate Planning
- Protection Options With Perks
- Lean on Lincoln for Underwriting Advantages
- Success Is Waiting in These Sweet Spots
- See how TOLI can fit into clients' estate plans!

## MassMutual

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### DI Underwriting enhancements expand access and simplify income protection

The Military program has been enhanced and streamlined and starting professional BIR eligibility for medical and dental students and residents is now easier with no calculations needed. [Learn more.](#)

## Mutual / United of Omaha

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### The Closing Concept

#### March Madness: The "Fast Break" to Protection

While the world is captivated by brackets and buzzer-beaters this March, the most successful advisors are running the "fast break" by prioritizing speed and simplicity. In the insurance industry, efficiency is often the deciding factor between a missed opportunity and a major win, especially for clients whose high-stakes schedules leave them without a second to spare.

This month's Closing Concept features a 26-year-old attorney who needed a protection plan that could keep pace with his

demanding career, proving that with the right strategy, you can secure a victory for clients who think they don't have time to get into the game.

- Watch the [video](#).
- Download the [strategy](#).
- [4 Simple Steps to Sell Indexed Universal Life Express \(IULE\)](#) (Producer Use Only)
- [Automated Underwriting Flyer](#) (Producer Use Only)
- [IULE Consumer Flyer](#)

## Express Newsletters

### [In this issue:](#)

- Why IUL Express
- Add a Critical Advantage When Discussing Life Insurance
- "It Probably Won't Happen to Me": Rethinking How Clients View Risk

### [In this issue:](#)

- Living Promise: A Smarter Way to Win Final Expense Business

## Protective Life

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### Lifetime Assurance UL now accepts short pays, single pays and 1035 exchanges

As of March 9, Protective Lifetime Assurance UL accepts short pays, single pays and 1035 exchanges in addition to ongoing premiums for new policies. ([Read the bulletin.](#)) This enhanced premium flexibility adds to the solution's strong features, which include:

- Guaranteed coverage up to age 121
- Return of premium endorsement available starting at year 10 for no additional cost
- Optional ExtendCare rider to help offset chronic illness related expenses

## Prudential Financial

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### March Sales Strategy: Risks to Retirement

Prudential's' [March Trimester sales page](#) offers resources to help you spark meaningful conversations with clients about building retirement plans that can withstand common risks. Here's what you'll find:

- **Risks to Retirement brochure:** Discover the role of life insurance in helping clients build more resilient retirement plans.
- **Planning for Widowhood flyer:** Help clients navigate the financial realities of losing a spouse with compassion and confidence.
- **Wall Street Journal article:** Get insights from ILI President Salene Hitchcock Gear on how life insurance can help support clients throughout their lifetimes and into retirement.

## Life Essentials

### [In this issue:](#)

- Risks to Retirement
- Unlock a fresh sales idea in just 10 minutes
- How the great wealth transfer is reshaping financial services
- Underwriting: Support for even larger cases
- EssentialTerm Suite: Important planned enhancements for new business submission
- Life Case Tracker update
- April 9 Webinar: The Power of Life Insurance: Larger Inheritances. More Control. Less Tax.

## GoodLife Rewards: Healthy Habits = Better Rates

Symetra's GoodLife Rewards is an innovative crediting program designed to recognize and reward clients for maintaining a healthy lifestyle. It's simple, seamless, and automatically applied by Symetra's underwriting team behind the scenes.

### **Key Highlights**

- Eligible for clients ages 20 – 69½
- Applied to permanent products only
- Offers the potential to improve an underwriting rate class—up to Preferred
  - Can help offset offers by up to three tables
- No extra steps required, the credits are automatically evaluated and applied during underwriting

### **Symetra rewards positive health indicators and proactive wellness habits, including:**

- Lifetime non nicotine use
- Favorable blood pressure history
- Positive family health history
- Strong lipid profile
- Healthy Body Mass Index (BMI)
- Clean stress test results
- Normal Electrocardiogram (EKG) readings
- Consistent aerobic exercise
- Up to date preventive screening tests such as mammograms, colonoscopies, and PSA tests

## What really drives indexed universal life performance?

See how all the working parts of indexed universal life insurance move together in [What's Behind the "I" in IUL](#). With clear visuals and plain language, this guide can help make it easy to explain to clients what's really happening under the hood of an IUL policy.