



October 7, 2025

American National

The power of perfect timing:

When it comes to timing the market, guesswork isn't a strategy

The [Smart Start Accumulator Series](#) is built to make smart timing simple. With its Best Entry Window feature, it helps clients maximize growth potential from day one.

The Best Entry Window feature:

- Monitors and adjusts the index value for the first 90 days after the policy's effective date.
- Automatically locks in the lowest possible index starting point during that window.
- Ensures clients secure a favorable index value from the very beginning.

Annuity Watch Bulletins

In [this issue](#):

- Compare Palladium MYG Solutions
- Safeguarding Income with Palladium SPIA
- Check Out the Latest 2024-2025 Tax Chart

In [this issue](#):

- Connecting with Millennials
- Retirement Solutions for Business-Ownning Clients
- Match MYG Form Update

Athene

New tools, regulatory reminders and more

[Read this issue.](#)

Corebridge Financial (American General)

75% of Americans overestimate the cost of life insurance

Many Americans think life insurance is too expensive – yet 75% overestimate the cost. In reality, protecting a family's financial future can cost less than a single streaming subscription.

Key points to share with clients:

- \$250,000 Select-a-Term may cost as little as \$15/month.
- The average household spends \$61/month on streaming.
- Coverage provides mortgage protection, income replacement, education funds.

Use this [streaming comparison flyer](#) and [Corebridge insights](#) to help clients see that peace of mind is more affordable than they think.

Fixed Annuities Toolkit

Visit the [Fixed Index Annuities Toolkit](#) designed to provide financial professionals insight into how an FIA may fit in an asset allocation portfolio and the important role that FIAs can play in providing guaranteed income for life to clients. Discover resources such as:

- [Range of outcomes calculator](#)
- [A look at the impact of inflation](#) (FIA vs a 5-year CD)
- [The 60/40 decision tree sales idea](#)

Possible best class for clients with health conditions

When it comes to underwriting, all health categories are not black and white. In fact, here are some of the conditions where a client may be eligible for best class.

- Some personal Cancer History
- Treated Cholesterol
- Limited Cigar Use
- Treated Blood Pressure
- Anxiety
- Depression
- Pre-Diabetic or Impaired Glucose Tolerance

View Corebridge's [Underwriting Sweet Spots](#).

Standard Non-Forfeiture Law (SNFL) Minimum Rate Change – [Get details](#).

John Hancock

A cherished moment from a Vitality customer

[Watch one customer's powerful story](#) of early cancer detection thanks to GRAIL's Galleri® test, available to eligible John Hancock Vitality PLUS customers.

LTC in-force rate action notifications for late October – [Get details](#).

Lincoln Financial Group

Weekly Market Intel - [See the latest insights.](#)

A wealth-building opportunity in this month's blog

This month's blog covers how you can create new opportunities for clients with cash value life insurance. This article highlights important stats and findings that can help you educate clients. See how discussing this missed opportunity can make you stand out to clients – especially those who don't know how much life insurance can offer. [Read it here.](#)

Lincoln Leader for Fixed Annuities

In [this issue](#):

- Reminder: Nasdaq Priva Participation now available
- Reminder: Cap Lock Account now available
- New Blog: Americans are stressed about their finances
- Market Intel Exchange
- Forms update
- Guarantee Minimum Rates September 2025
- Ready to Sell Tool Enhancement: Online EFT Form
- eContract Delivery Dashboard

MassMutual

Digital Life Insurance Field Underwriting Guide - **NEW**

The new [digital Field Underwriting Guide](#) makes it easier to navigate both medical and non-medical guidelines, help you set clear expectations and deliver a better life insurance experience for clients.

In the guide you'll find details on:

- Age & Amount requirements
- Financial guidelines
- Build charts
- Key life underwriting programs

Will Group Long-Term Disability coverage be enough?

With open enrollment season ready to begin, now is a great time for Financial Professionals to talk to clients about the possible limitations of the Group Long-Term Disability (GLTD) provided by their employers.

Use this [GLTD infographic flyer](#) to visually illustrate the limiting features of GLTD and the benefit of owning supplemental coverage through Radius Choice.

Mutual / United of Omaha

Let Mutual of Omaha be your go-to for large case underwriting – [Read the success story.](#)

Forged with purpose: 5 things to know about IULs

[This flyer](#) breaks IULs down into five essentials every producer should know — and every client needs to hear. You can use it to sharpen your conversations and strengthen your story, because when you lead with purpose, you sell with confidence.

Express

In [this issue](#):

- Experience the All-New SPA Design
- Expanded retention limits and updated aviation guidelines
- Outpace the competition with fast, focused conversations that highlight the value of Term Life Express
- Inforce LTCi Rate Adjustments Effective December 1, 2025
- A Reminder to Talk Inflation with Your Clients
- The Rising Need for Critical Illness Coverage in Today's Market
- Explaining the Value of Lump-Sum Benefits

Nationwide

Your simple guide to talking life insurance with clients

Raise clients' awareness of the importance of life insurance and its death benefit protection for their loved ones. [Download the guide](#) and help them plan for certain needs that may be on the horizon, like:

- Supplemental retirement income
- Long Term Care
- Providing for a child's higher education
- Paying off a mortgage

OneAmerica

New Flex Underwriting process for Asset Care: faster, smarter and simpler underwriting

With Flex, we're reducing turnaround time, simplifying the process and helping you deliver a better experience to your clients. To deliver these enhancements, we're also making changes to our Asset Care paper application process. [Learn more.](#)

Pacific Life - Lynchburg

New \$75M Automatic Capacity and Jumbo Limit for Promise Term - *first in the Industry* - [Read the bulletin.](#)

Protective Life

Lifetime Assurance UL – now with Velocity accelerated underwriting

Explore [Lifetime Assurance UL](#); which now offers:

- Greatly improved accelerated underwriting throughput for certain cases up to \$1 million for clients 50 and younger
- More instant, lab free decisions
- Shorter cycle times for faster coverage

In the Loop

In [this issue](#):

- Underwriting enhancements
- Classic Choice Term - faster and easier term business
- New in-force VUL self-service capabilities
- Agent Ready to Sell tool – coming soon
- Life Insurance Awareness Month
- Latest reprice for Lifetime Assurance UL

Securian Financial

Eclipse Protector II IUL: guaranteed protection and growth - [Explore the advantages!](#)

The Scoop

In [this issue](#):

- Five tips to make your cold calls more productive
- Estate planning strategies women need now
- Updated Obstructive Sleep Apnea guidelines