Quick Summary

Rate / Product Announcements

The following are carriers that have announced rate or product changes and when the apps must be in to receive current rates.
Please refer to each carrier rate sheet or announcement for full details. New updates from the prior announcement are indicated in GREEN.

ANNUITY UPDATES:

NEW CARRIER OFFERING: Talcott Financial Group – please reach out to our Sales team for additional information.

AMERICAN EQUITY

- **Commission Special** effective January 5th – March 6th
  - Writing Agents can earn an additional 55 basis points on AssetShield, IncomeShield, and EstateShield 10 applications signed between January 5th and March 6th, with funding allowed until April 20th.

ATHENE

- Rate **increase** effective 1/6
  - Agility 7 & 10
  - Ascent Pro 7, Pro 10 & Pro 10 Bonus

EQUITRUST

- Effective 1/1/2026 **Minimum Guaranteed Rates Announced**
  - Minimum Guaranteed Contract Rate on ALL EquiTrust fixed and fixed index annuities (FIA's) will be 2.40%
  - Minimum Guaranteed Interest Rate for ChoiceFour will also be 2.40%
- **Enhanced** Bridge available on contracts funded after 1/1/26
  - Minimum issue age lowered from 55 to 50
  - On the LTC Rider, Benefit Base roll-up increased from 2.00% to 3.00%
  - On the LTC Rider, Coverage Ratios now apply to premiums received in years 1-5
  - Wellness Credits now based on Benefit Base instead of Net Amount at Risk (NAR)

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F&G

- Rate **update** effective 1/21/2026
    - Performance Pro premium bonus will decrease by 2% in several states
- **Commission Bonus extended** through March 31st
    - Additional 50 basis points on most fixed indexed annuities.
- Rate **increase** effective 1/14
    - Premium bonus increase on Performance Pro by 2% for compact states (all ages), 2% for lite states (ages 75 and under) and 1% for lite states (ages 76-80)

HEARTLAND

- Rate **increase** effective 1/9
    - 5-Year MYGA: Current rate of 5.65% will increase to 5.75%

LEGACY – AMERITAS

- **Discontinued** product effective 2/13/2026
    - FlexMark Select and it's MyFit income riders closing to new sales
        - ApexAdvantage Offers a Strong Alternative for Guaranteed Income

LEGACY – INTEGRITY

- Rate **increase** effective 1/15
    - JourneyMark

LIBERTY BANKERS

- Rate **increase** effective 1/12
    - Heritage Elite
    - Heritage Premier
    - Heritage Premier Plus
    - Heritage Classic
    - Heritage Accumulator
    - Liberty Choice
    - Liberty Select
    - Summit

OCEANVIEW

- Rate **decrease** effective 1/12
    - Harbourview MYGA 3 year
    - Harbourview FIA (select crediting strategies)
    - CA Harbourview FIA (select crediting strategies)
- **New** product available!
    - Caplock FIA
        - Guarantee Periods – 5 & 7 year terms at launch
        - Cap Rate Guarantee Strategies (Cap is set once at issue and remains unchanged for the full surrender charge period):
            - S&P 500 Annual Point to Point with Cap Rate Guarantee
            - Nasdaq 100 Annual Point to Point with Cap Rate Guarantee
            - Russell 2000 Annual Point to Point with Cap Rate Guarantee
        - Additional Index Strategies – Broad menu of non-guaranteed cap and participation strategies, including Monthly Average, 2 year PTP and S&P Daily Risk Control indices
        - Issue ages:
            - 5 year: Up to age 89 + 364 days
            - 7 year: Up to age 84 + 364 days
        - Minimum Premium: $20,000 (qualified and non-qualified)
        - Liquidity: 10% free withdrawals annually after year one; RMD's treated as free withdrawal
        - Riders Included at No Additional Charge (consistent with all Oceanview FIA's):
            - Nursing Home Confinement Waiver
            - Terminal Illness Waiver

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ONE AMERICA

- Rate **increase** effective 1/15
    - Indexed Annuity Care
    - Annuity Care: Guaranteed interest rate decreasing by 0.25%
    - Annuity Care II in MA, NH, PA, VT & WI: Guaranteed interest rate decreasing by 0.3%
    - Annuity Care II in all other states: Guaranteed interest rate decreasing by 0.25%
    - Indexed Annuity Care: Guaranteed interest rate decreasing by 0.3%

PROSPERITY LIFE

- **Commission Special** effective January 1st – March 31st
    - Writing Agent can earn an additional 0.50% commission at issue on Prosperity PathPro Series FIA's.

SECURIAN

- **Discontinuation** of NY Replacement Business effective 1/24/2026
    - Securian Financial will no longer accept life or annuity replacement business in New York – both internal and external
        - Applications must be received in good order by 1/23/2026
        - Pending applications received on or before this date will be processed to completion
        - Applications received on or after 1/24/2026 will not be accepted

LIFE UPDATES:

JOHN HANCOCK

- Enhanced Accumulation IUL featuring SmartStart segments
    - new Accumulation IUL 26 and SmartSegments, a new policy-management feature designed to offer more value to your clients
- Additional enhancements made to Accumulation IUL
    - Delivering improved **cash value accumulation** and income potential, with **more flexible early cash value options** and a new S&P-linked Fixed Index loan

MASS MUTUAL

- ALIR (additional life insurance rider) **increase**
    - Allows the policy owner to purchase additional participating paid-up life insurance on the policy date of the base policy and on each policy anniversary without evidence of insurability, provided the rider is in effect
    - Effective1/1/26 new limits are 15X the base premium for non-1035 exchanges and 25X the base premium for 1035 exchanges, and up to $5 million premium. These maximums are combined limit for ALIR, Planned Additional Life Insurance Rider, and Life Insurance Supplement Rider (including survivorship versions, if applicable) per insured

ONE AMERICA

- Rate **decrease** effective 1/15
    - Asset Care Annuity Funded Whole Life: Guaranteed interest rate decreasing by 0.25%

NATIONWIDE

- Maximum Premium **increase** for Heritage Single Premium Whole Life

NATIONAL LIFE GROUP

- Starting 1/24, indexed universal life (IUL) insurance illustrations won't have default allocations in the illustration system
    - As an agent, you can help your clients understand how each interest crediting option works so that they can choose how to allocate money in their indexed universal life insurance policy to best align with their goals, risk tolerance, and long-term financial strategy.
    - Clients can choose to allocate all their money to one or more interest crediting options (or fixed-term strategy), including volatility-controlled indexes

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PROTECTIVE

- **Discontinued** product effective 3/9/2026
    - Protective Indexed Choice UL new sales
        - 2/21/2026 – last day to submit a ticket on electronic platforms
        - 3/9/2026 – All applications and Part II interviews must be completed, signed and received.
        - 6/5/2026 – All Indexed Choice UL policies must be inforce.

SECURIAN

- **Discontinuation** of NY Replacement Business effective 1/24/2026
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        - Applications must be received in good order by 1/23/2026
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