

United Professionals Insurance International

"A Standard of Comparison"

United Professionals is dedicated to providing independent agents with comprehensive resources, designed to promote success in marketing security through Life and Annuity products. Our vision is simply to set a high standard of comparison within the insurance industry, by providing FAST, FREE, and COURTEOUS advice and support, guided by integrity. We maintain this objective by focusing on service, and innovation for both you AND your clients. Our leadership has over 100-years of combined industry experience, with proven results, established by focusing on objectives, hard work, and being surrounded by a superior team. Our staff is focused on providing quality service and building relationships with a commitment to polite and prompt support. We are careful about which carriers we choose to represent, keeping in mind what is best both for the agent and the client. Each carrier candidate must meet our criteria of excellence based on:

- Client satisfaction
- Company ratings
- Quality of Service
- Product Competitiveness
- Fairness
- Compensation Levels
- Innovation
- Underwriting Philosophies

EMPLOYEE BENEFIT SOLUTIONS

To keep up with an ever-changing insurance market, we are excited to offer support and focus in the Worksite Marketplace. One benefit to Worksite Marketing is the opportunity to further penetrate the middle-income market. Our desire is to support our Marketing Offices who have found the worksite market to be an exciting added dimension to their core business activity. Our goal is to provide agents with the tools and support to influence employers in the selection of dynamic benefits for the welfare of their employees. We want to make sure we provide the best solution for each employer/employee situation...product, platform and company.

Whether it's Life Brokerage, Worksite Marketing, or Retirement Planning.....At United Professionals we specialize in working with experienced agents and agencies so that we can provide TOP SUPPORT, TOP COMMISSIONS and TOP PRODUCTS. No matter how you approach the insurance market, you will find many other reasons why United Professionals Insurance International is setting a standard of comparison in the insurance industry!

The United Professionals Advantage:

1. **ABOVE STREET-LEVEL COMPENSATION**

We understand the hard work & dedication it takes to be successful as an insurance broker, and are committed to providing you a much deserved, Superior Compensation.

2. **Top Carriers You and Your Clients Will Recognize and Value**

We are very careful about which carriers we choose to represent. We maintain the objectives of security, service, innovation, and integrity for both you AND your clients.

3. **COMPETITIVE** and **WIDE CHOICE** of Products: Life Policies (including Mortgage Protection Policies), Annuities, Long-Term Care, DI, Critical Illness, and Worksite products.

4. All-Inclusive Website (www.unitedprofessionalsagency.com) support providing easy access to Feature-Rich Tools which meet YOUR business needs (Term, UL, Annuities, CI, DI, LTC).

5. **Comprehensive Agent Support**, Including: Illustrations, Marketing, Quotes, Training, Forms, Underwriting Guidance, **FREE** Application Processing, and Policy Status Updates.

We welcome and value your business, and commit to providing the necessary quality and urgency it deserves.

6. Impaired Risk Underwriting Support, with Staff Underwriter Access in Complex Cases.

7. Monthly Newsletters & Weekly Email Product Updates. 24- hour, easy-access to all company forms at www.unitedprofessionalsagency.com.

8. **Immediate Telephone Access to Friendly Staff**. No Prompts or Lengthy Hold Times.

Our goal is a commitment to Quality Service and Lasting Relationships.

9. **Sales and Product Training**, by United Professionals associates & Company-specific home office Staff (Upon Request). *We have years of industry experience with proven results and strive to help you maximize your success, while making the sales process just a little easier.*

10. **Unique Sales Ideas and Niche Products**. *Our vision is to make you stand out from the crowd in your Profession, in your community, and in your ultimate success!*

Enclosed is information designed to provide a time-saving resource for you, while going through the process of determining which product may be most suitable for each of your prospects.

United Professionals does not wish to acquire “selling agreements” with dozens of companies. As much as possible, we attempt to limit similar products within our portfolio. However, when we find a company that has one or more outstanding products, that company most often has a number of additional products. These “extra” products may appear indistinguishable from potentially more competitive or suitable products offered by some of our other companies. We recognize that since we represent a wide variety of companies, it can be challenging, especially for a new **United Professionals** agent, to distinguish the particular strength and “personality” of each of our varied carriers.

On the following pages, you will find a list of **United Professionals’** affiliated companies in alphabetical order. For each company, you will learn the primary reason(s) why we chose to represent that company. By no means do we expect every agent to use every company, but we do feel it is important for each **United Professionals** agent to be aware of what is available. With the vast array of quality products at your disposal, you can address each sales situation with confidence by offering the most competitive and suitable insurance policy.

Thank you for your business. Feel free to contact us at any time, whenever you have specific questions regarding who we are, or the companies and products we represent.

Contact Information:

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AMERICAN GENERAL LIFE: (A)

Very Competitive **Select-a-Term** allows you to customize coverage amount and duration by layering term policies, anticipating known future events. By selecting only the term coverage needed: **10-, 12-, or 15 through 35-year term periods**. The policyowner avoids paying extra, unnecessary cost. **ROP, numerous riders, and conversion privilege without** evidence of insurability. **Innovative Indexed UL's**; International & Domestic Indices; **High-End CI** for professional market; **DI. High Commissions**; Excellent **Bonus Annuity**; **Always-Competitive SPIA**; **Competitive UL** with Guaranteed Level Premiums; **Unique Sales Ideas**.

[www.producer.aigag.com]

AMERICAN GENERAL/EMPLOYEE BENEFIT SOLUTIONS: (A)

Excellent array of supplemental "Work-Site" products, including STDI, LTDI, CI, Life, Cancer, & other supplemental health plans. Voluntary employee-paid premiums, or employer-paid (full or partial) premiums.

ASSURITY LIFE: (A-)

Exclusive Non-Med Term \$50k - \$350k; Family or Mortgage Market; **Acci-Flex**: Accidental Death & Accidental Disability Plan with ROP for 20 or 30 years (unisex rates, and no consideration of tobacco use!); Competitive **Whole Life**; **Simplified Issue WL – One Application for 3 Plans** (Immediate, Graded, or Modified Death Benefit), depending on answers to health questions; Blue-to-Gray-Collar, **Stand-Alone DI**; Cost-wise, arguably the best **CI** value on the market.

[www.assurelink.assurity.com]

ASSURITY AT WORK: (A-)

Excellent array of supplemental "Work-Site" products, including STDI, LTDI, CI, Life, Cancer, & other supplemental health plans. Voluntary employee-paid premiums, or employer-paid (full or partial) premiums.

ALLSTATE WORKPLACE DIVISION (AWD): (A+)

Comprehensive Worksite Product Portfolio; Competes Very Favorably in almost every scenario; **Industry-Leading Technology**; Meyer-Hoffman-McCants (MHM) Section 125 Administration; Great Commissions; **Vested Accounts**; List Bill: Life, DI, CI, Cancer, Mini-Med, Supplemental Health; Super Service and Support!

[www.ahlcorp.com]

AVIVA LIFE & ANNUITY: (A)

Nation's # 1 Provider of Indexed Life; Select from **Five Different Indexing Strategies & Two Fixed Account methods**; Select a "Stand-Alone" Strategy for Simplicity or "Blend" Strategies to create a plan that takes advantage of multiple indices and measurement periods. **Very Competitive Guaranteed Level Premium; #3 Provider of Indexed Annuities. Extremely Competitive** Guaranteed Level Premium UL.

[www.avivausa.com]

BANNER LIFE: (A+)

OP Term offers 10-, 15-, 20-, & 30-year periods, with 3 premium bands. Convertible through age 70. Competitive underwriting. Banner offers a unique "**AppAssist**" Program, improving agent efficiency and turn-around times. Applicant completes a simple application, by phone, and Banner Life New Business personnel will call to complete the application, allowing the applicant to "digitally voice sign" by phone. Excellent commissions, and *very competitive* term rates.

[www.Lgamerica.com]

FIDELITY LIFE: (A-)

Revolutionary, **Web-Based Rapid-Decision, 24-48-Hour Underwriting** process for fully-underwritten Rapid Decision Term (up to **\$300,000 for as long as 30 years**) & Rapid Decision Mortgage Term (up to **\$500,000 for as long as 40 years!**); **Extremely Competitive Rates**. Graded Death Benefit Term & Whole Life available up to \$250,000, depending on age.

[www.fidelitylifeassociation.com]

GENWORTH LIFE: (A)

Extremely competitive term & UL policies through \$250,000 Face Amount. **THE Best** for juvenile-age UL's. UL minimum face of \$25,000, with *no underwriting classification restrictions!* **Competitive SPIA!**

[www.genworth.com/pro]

GENWORTH LTC: (A)

One of the long-time Long Term Care providers, with benefit-rich policies, and cost-control considerations. Group & Individual LTC policies. One of the top Life/LTC policies (**TLC**) available anywhere.

[www.genworth.com/pro]

ING RELIASTAR : (A)

ING's TSA Company; Historically Strong; Good annuity selection; **Good Commissions and Support !**

[www.ingvfc.com]

JOHN HANCOCK LTC: (A++)

Currently, the Largest-Producing Long Term Care Carrier. Several diversified plans with unique features. "Ford to Cadillac" plans, in consideration of budget & benefits. Competitive Pricing.

[www.jhltc.com]

LINCOLN BENEFIT LIFE: (A+)

Comprehensive Life/Annuity Product Portfolio. Great EIA's, including some of the most attractive Guaranteed Lifetime Income Riders! Life Portfolio operates on **Age-Last** basis. **Unique UL Liquidity Guarantee Rider** provides a return of premium benefit at certain points in the life of the **Legacy Secure UL**. Competitive UL Survivorship Policy with flexible premiums and long-term guaranteed death benefits. Guaranteed Insurability Rider on several UL's. "STEP" program provides the opportunity for the policyowner of an *eligible* carrier to purchase a permanent life insurance policy from LBL, with simplified underwriting. "**Sherlock**" **underwriting program** on UL's, which allows for *underwriting credits* (up to 4 tables), for a variety of medical impairments (given favorable factors). Innovative and helpful Illustration Supplements: "Another Side of Life" and "Life Essentials."

[www.accessallstate.com]

LINCOLN NATIONAL LIFE: (A+)

Offers **MoneyGuard**, A Premier Wealth Transfer UL/LTC Plan, with Super LTC Benefits and Return-of-Premium Guarantees; Very Competitive Term. Possible non-smoker rates for non-cigarette tobacco users. Possible top UW class, *even with family history of cancer*; May have the most competitive Survivorship UL available.

[www.lincolnfinancial.com]

LIFE INSURANCE COMPANY OF THE SOUTHWEST (LSW): (A)

Possibly the Best UL ever (Paragon Index UL)! Includes liberal Terminal Illness Rider, Unemployment Rider, Critical Illness Rider, Chronic Illness Rider...at **No Additional Cost!** Optionally includes Long Term Care Rider, DI Rider, Other Insured Rider. **Tremendous cash accumulation capability. HIGH Target Premium!!** **The BEST** annuity Guaranteed Lifetime Income Riders, for SPDA's and FPDA's, including 403(b)'s. Large index annuity portfolio. **Top competitive traditional annuities!** Exceptional marketing materials and policy illustrations. Financially strong parent: National Life of Vermont, over 100 years old!

[www.lifeofsouthwest.com]

NORTH AMERICAN COMPANY for LIFE & HEALTH INSURANCE (NACOLAH): (A+)

Stability of Private Ownership. Competitive 10 & 15 year Term on the Preferred & Preferred Best Classes. Additional Insured and Disability Income Riders Available! Term Product convertible to any NACOLAH permanent UL plan. Guaranteed UL (must choose Rider) down to 25,000 minimum face. Indexed UL offering impressive growth potential,

and early access to high cash value. Up to Table 4 Table-Shave, with Waiver of Surrender Charge Option. Advanced Marketing Support.

[www.Nacolah.com]

ONE AMERICA/STATE LIFE (Formerly GOLDEN RULE): (A)

The Best Non-Traditional Long Term Care product portfolio available. Exceptional product in AnnuityCare, the annuity with an LTC Rider: Legitimately answers virtually every prospect objection! Best medically-underwritten SPIA (ImmediateCare) anywhere. Copyrighted Joint AnnuityCare & Joint AssetCare (life policy with LTC Rider) that cannot be beat!!

[www.oneamerica.com]

OXFORD LIFE: (B++)

Simplified Non-Med Final Expense Whole Life product, **\$3k - \$25k**. Issue Ages 0-85. Competitive First Year AND Renewal Commissions. Unique single premium endowment product, designed for individuals interested in transferring wealth to their beneficiaries, with minimized tax consequences. Includes Terminal Illness, Nursing Home, and Home Health Care Benefits.

[www.oxfordlife.com]

PRESIDENTIAL LIFE: (B+)

Guaranteed-Issue Whole Life; Minimum Issue Age: 40; Coverage Amounts \$2,000 to \$50,000; Simplified Issue Whole Life Coverage Amounts \$2,000 to \$20,000; Unisex rate class, and top SPIA's, nationwide availability.

[www.presidentiallife.com]

PRUDENTIAL LIFE INSURANCE COMPANY: (A+)

Outstanding "niche" Impaired Risk underwriting, including liberal height/weight limits; special consideration for foreign nationals, travel, pilots, divers, etc. Very competitive term & UL premiums. Exceptional "Large Case" capabilities. **Non-cigarette tobacco users classified as "Standard-Plus Non-Smokers."**

[www.pruxpress.com]

TRANSAMERICA FAMILY MARKET: (A+)

Probably the best service for agents to be found! Direct access to the Home Office, and same-day response to emails and phone messages. Quick policy turn-around. Term portfolio offers **non-med products through \$100K**, through age 60. Extremely competitive "sweet spots" in both **\$250,000 and higher face amounts, and Tobacco Users!** Three

competitive rate bands; Mortgage insurance available in face amounts from \$25K to \$250K. ROP & DI riders available. One of the most **competitive ROP Term rates** available. UL death benefit minimum of \$10K, 4 premium bands, making the premiums competitive, with good commissions. Critical Illness Rider, which pays in addition to the death benefit!

[www.agentnetinfo.com]

UNION CENTRAL: (A)

With over 140 years of experience, Union Central offers an innovative approach to disability insurance: Guaranteed Premium rates, 11 Flexible riders to customize each policy, Employer- Sponsored Multi-Life Plans, Big Case Discounts (taken from unisex rates) & Key Man Income Replacement plans. Target market includes “white collar.”

[www.unioncentral.com]

WEST COAST LIFE (WCL): (A+)

Excellent reputation; Member of the Protective Life Insurance Family since 1997. Level premium term guaranteed for 10, 15, 20, 25, or 30 years, and is renewable & convertible. Very competitive term & UL rates! WCL’s UL’s offer guaranteed and affordable death benefit protection. Numerous riders available. Good commissions. Unique competitive strategy for the “Survivorship Market.”

[www.westcoastlife.com]

