

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.

AMERICAN NATIONAL LIFE: (A+)

A-to-Z simple **turn-key 401(k)** package designed for agents with a business clientele. Sweet spot of 1-to-50 employees. **NO SECURITIES LICENSE REQUIRED!** **Very Competitive Annuity Portfolio**, especially with **SPIA, MYG, & Equity-Indexed Plans**; Unique Wealth Transfer UL; Very Competitive UL at Older Ages & Larger Face Amounts!

[www.anico.com]

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]

COLUMBIAN MUTUAL (Formerly Farmers & Traders): (A-): Competitive **Simplified Issue**, and **Guaranteed Issue** WL plans. Our **only** carrier who has **monthly direct-bill** option.

[www.ftlife.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 FIXED ANNUITY: (A+)

One of the most comprehensive Annuity Portfolios; Competitive & Unique Annuities; Numerous Indexed Annuities with Excellent Designs; **Good Commissions**; Excellent Service! [www.ingvfc.com]

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! They now offer a final expense series and a long-term guarantee UL.

[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]