

# Life Plans / GBS



## Product / Carrier Guide

### Universal Life

American General	A
American National	A
AXA	A+
Aviva	A
Banner Life	A+
Genworth	A
The Hartford	A
John Hancock	A+
Lincoln Benefit	A+
Lincoln National	A+
MetLife Investors	A+
Minnesota Life	A+
Nationwide	A+
North American	A+
New York Life	A++
Principal	A+
Protective Life	A+
Prudential	A+
Reliastar/ING	A
Sun Life	A+
Transamerica	A
United of Omaha	A+
West Coast Life	A+
William Penn	A+

### Term Life

American General	A
American National	A
AXA	A+
Aviva	A
Banner Life	A+
Centrian	A+
Genworth	A
The Hartford	A
John Hancock	A+
Lincoln Benefit	A+
Lincoln National	A+
MetLife Investors	A+
Minnesota Life	A+
Nationwide	A+
North American	A+
New York Life	A++
Principal	A+
Protective Life	A+
Prudential	A+
Reliastar/ING	A
SBLI of Mass	A+
Transamerica	A
United of Omaha	A+
West Coast Life	A+
William Penn	A+

### Survivorship

American General	A
American National	A
AXA	A+
Aviva	A
Genworth	A
The Hartford	A
John Hancock	A+
Lincoln Benefit	A+
Lincoln National	A+
MetLife Investors	A+
Minnesota Life	A+
Nationwide	A+
North American	A+
New York Life	A++
Principal	A+
Protective Life	A+
Prudential	A+
Reliastar/ING	A
Sun Life	A+
Transamerica	A
West Coast Life	A+

### Annuities

American General	A
American National	A
Centrian	A+
Genworth	A
Forth Dearborn	A+
ING USA	A
Lincoln Benefit	A+
Lincoln National	A+
Minnesota Life	A+
Old Mutual	A-
Principal	A+
Reliance Standard	A
SBLI of Mass	A+
Sun Life	A+
Transamerica	A
United of Omaha	A+

### Long Term Care

American General	A
Genworth	A
John Hancock	A+
Mass Mutual	A++
Metropolitan	A+
Mutual of Omaha	A+
Prudential	A+
Transamerica	A

### Whole Life

John Hancock	A+
New York Life	A++
Mass Mutual	A++
MetLife Investors	A+
Minnesota Life	A+

### Specialties

- ◆ Lifetime Guarantees on Individual & Survivorship UL ◆ Term issued through age 80
- ◆ Proprietary In-depth Policy Review ◆ Term comparison spreadsheet
- ◆ LTC Joint Presentation Capabilities ◆ Annuity Rate Guarantee Periods up to 10 years
- ◆ Multi-Life Simplified Issue & Guaranteed Issue - Very Competitive Product
- ◆ Life Settlements—Multiple Funders ◆ Telelife - one page - does not required insured's signature ◆ Indexed UL with Lifetime Guarantees at low fixed product rates

◆ AM Best Ratings as of June 2010, subject to change without notice

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