

Life Plans / GBS Insurance and Financial Services, Inc.

A Subsidiary of Gallagher Benefit Services, Inc.



Product / Carrier Guide

Term	Universal Life	Survivorship	Annuities	Whole Life
American National A	American General A	American General A	Allianz A	Guardian A++
AXA A+	American National A	American National A	American General A	John Hancock A+
Aviva A	AXA A+	AXA A+	American National A	New York Life A++
Banner Life A+	Aviva A	Aviva A	Centrian A+	Mass Mutual A++
Centrian A+	Banner Life A+	Genworth A	Genworth A	MetLife Investors A+
Genworth A	Genworth A	The Hartford A	ING USA A	Minnesota Life A+
The Hartford A	The Hartford A	John Hancock A+	Integrity Life A+	Long Term Care
John Hancock A+	John Hancock A+	Lincoln Benefit A+	Lincoln Benefit A+	Genworth A
Lincoln Benefit A+	Lincoln Benefit A+	Lincoln National A+	Lincoln National A+	John Hancock A+
Lincoln National A+	Lincoln National A+	MetLife Investors A+	Minnesota Life A+	Mass Mutual A++
MetLife Investors A+	MetLife Investors A+	Minnesota Life A+	Old Mutual B++	Mutual of Omaha A+
Minnesota Life A+	Minnesota Life A+	Nationwide A+	Principal A+	Prudential A+
Nationwide A+	Nationwide A+	North American A+	Reliance Standard A	Transamerica A+
North American A+	North American A+	New York Life A++	SBLI of Mass A+	Disability
New York Life A++	New York Life A++	Principal A+	Sun Life A+	Guardian A++
Principal A+	Principal A+	Protective Life A+	Transamerica A+	Lloyds of London A
Protective Life A+	Protective Life A+	Prudential A+	United of Omaha A+	Mass Mutual A++
Prudential A+	Prudential A+	Reliastar/ING A	West Coast Life A+	Met Life A+
Reliastar/ING A	Reliastar/ING A	Sun Life A+		Principal A+
SBLI of Mass A+	Sun Life A+	Transamerica A+		Standard A
Transamerica A+	Transamerica A+	West Coast Life A+		
United of Omaha A+	United of Omaha A+			
West Coast Life A+	West Coast Life A+			
William Penn A+	William Penn A+			

AM Best Ratings as of June 7, 2011 -

**subject to change without notice*

Niche Specialties

- ◆ Linked Benefits: Life /SP Life/ LTC Benefits / ROP
- ◆ Individual & Survivorship UL with DB guarantees for any Duration
- ◆ Proprietary In-depth Policy Review
- ◆ Survivorship Life with "Money Back" Guarantees
- ◆ LTC Joint Presentation Capabilities
- ◆ Annuity Rate Guarantee Periods up to 10 yrs
- ◆ Multi-Life Simplified Issue & Guaranteed Issue
- ◆ Life Settlements-Multiple Funders
- ◆ Telelife – one page –insured's signature not required
- ◆ Indexed UL with Accumulation and Early Cash Values and/or Lifetime Guarantees at low fixed product rates

2228 Black Rock Tpke ♦ Suite 301 ♦
Fairfield, CT 06825

Toll Free: 1-800-653-1322 ♦ Fax: 203-366-2249 ♦

GBS@Fairfield.com

www.lifeplansunlimited.com