

# Life Plans / GBS

## Product / Carrier Guide

### UNIVERSAL LIFE

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

### WHOLE LIFE

◆ John Hancock	A+
◆ New York Life	A++
◆ MetLife Investors	A+

### SURVIVORSHIP

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

### TERM

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

### LONG TERM CARE

◆ Genworth	A
◆ John Hancock	A+
◆ Metropolitan	A+
◆ Prudential	A+

### ANNUITIES

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

### SPECIALTY NICHES

- ◆ Lifetime Guarantees on Individual & Survivorship UL
- ◆ Term issued through age 80
- ◆ In-House Impaired Underwriting Expertise
- ◆ Term Comparison Spreadsheet
- ◆ LTC Joint Presentation Capability
- ◆ 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 require insured's signature
- ◆ Indexed UL with Lifetime Guarantees at low fixed product rates

*\*AM Best Ratings as of September 2009 subject to change without notice*

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