







2017 Carriers At-A-Glance

Insurance Marketing Since 1972 for Life, DI, CI, Annuity, LTC, Life Settlements & Accident

Term Coverage					
Carrier	Product	E-App /Drop Ticket	Drop Ticket	E-Policy	Carrier Notes
	Lightning Issue Term Level Benefit (150k) Decreasing Benefit (100k)	✓	✓		Client driven E-app with instant approval. 5 Yes/No questions Available with our No Cost Scholarship Platform
	Select a Term 10-35		✓	✓	American General's "Brand Name" makes them a great option for term. Most competitive for Table Rated Cases
	ROP Select a Term 20-35		✓	✓	
	Signature Term	✓			Living Benefit Riders
	Simplified Issue Term	✓			Up to \$250k on a non-med basis
	Consumer Choice Term				Great Living Benefits on all products
	Flex Term	✓			
	Non Med Term 350	✓			Our "Go-To" Non Med Carrier No Exam up to \$350k/ age 65
	Term 350 Plus	✓			
	Term 10/20/30				Great IUL Conversion Options available
	ART Term				

	ART Term	✓			Great for advanced marketing & business insurance. Table shave program available.
	Term 10/15/20	✓			
	Home Protector				15,20,25,30 yr term with living benefits and ROP Options
	Term Made Simple (up to \$400k)				Level term with 10,15,20,30 yr guarantees
	OpTerm		✓	✓	Competitive term and competitive underwriting Table ratings based on Std + Rates
	RD Express Non med to \$250k	✓			Quickest Issue Non-Med Term 24 hour turnaround on all policies
	RD Senior Life Term & WL Graded to 150k	✓			
	Level Term	✓			Non-Med up to \$250,000
	Term Smart 10/15/20	✓	✓	✓	Great carrier "Brand Name".
	ROP 20/25/30	✓	✓	✓	
	Term 10/15/20	✓			A great "Brand Name" for Term coverage at higher face amounts
	Smart Protect				Non-Med Term up to \$1,000,000
	Term 10/15/20/30				One of our featured "Scholarship" Carriers, competitive ROP term
	Choice Term 20	Discounted For Benefits \$1,000,000 +			
	ROP Term 20/30				




	Life Elements 10/15/20/30	✓			Smokeless tobacco & Cigar users issued standard non-smoker
	Term Accel	✓			15,20,30 year non med up to \$500,000 ages 18-50
	Level Term	✓			Term with Living Benefits
	ART		✓		Great Whole Life and UL conversion options
	Term 10/15/20/30		✓		
	Advantage Term	✓			Competitive Term with a Settlement payout option
 Mutual of Omaha	Term Life Answers	✓	✓		Great Impaired Risk Carrier with Credits to help reduce table ratings.
	Term Life Express (Non-Med to 400,000)	✓	✓		
 North American Company for Life and Health Insurance Since 1886	ADDvantage 10/15/20/30	✓			Great term products with IUL conversion options
	Term Essential 10/15/20/30	✓	✓		A “Go-To” Carrier for impaired risk cases and aviation risks. Alternate tobacco users receive Standard Plus Rates marijuana usage acceptable
	Work Life 65	✓	✓		
	ROP Term 15/20/30	✓	✓		
 Protective Life Insurance Company	Custom Choice 10/15/20/25/30		✓	✓	Competitive Term Rates & great senior market underwriting
	Survivor Term 10/20/30			✓	



	Safe-Harbor Term	✓			Quick Issue Term with Living Benefits & an E-application
	Term 10/15/20/30	✓			Non-Med underwriting provides offers within 48 hours. Available up to \$1,000,000 to age 60
	Trendsetter Super 10/15/20/25/30	✓			Great term rates. TOP program available for quick issue policies for clients approved within the last 5 years with several other carriers.
	Trendsetter Living Benefits	✓			
	ART Term	✓			
	Level Term 10/15/20/25/30	✓			SBLI has some of the most competitive rates now with no exam required up to \$500,000
	ART Term	✓			
	Sage Term (Non Med)	✓			Quick, Easy non-med term issued up to age 65
	Express Issue Term 20/30				Non-Med Term Plans with competitive pricing
	Premier Term 20/30				
	10 & 20 year Graded Term				Great for declined and impaired risk cases! Issue ages 20-75 Benefits up to \$150,000
	Nex Term 10/15/20/30				International Products for clients living outside the U.S.

Fixed/Guaranteed Universal Life

Carrier (Click on each logo to access the carrier site)	Product	E-App	Drop Ticket	E-Policy	Notes
	AG Secure Lifetime GUL 3		✓		Great for guarantees and cash value growth
	AG Secure Survivor II Value + IUL		✓		
	Max Accumulator + IUL				
	Extend IUL				
 <small>American General Life and Accident Insurance Company</small>	Choice IUL	✓			Living Benefits on all plans
	Choice Performer				
	Choice Provider				
	Choice Accumulator				
	Life Pro +				One of the top IUL products for cash accumulation
	Life Pro + Survivor				IUL on two lives
	Life Crest UL				20 yr No-Lapse
	Life Crest Index				Income bonus
	Simplified UL				Up to \$250,000
	Premier UL	✓			A featured product with our Scholarship program & great cash value build up
	Lifetime Assure				Indexed UL & Fixed UL with a Table shave program up to age 70
	Lifetime Provider				
	Lifetime Foundation				
	SUL Builder				
	Athena Universal Life	✓			Great for Buy Sell/ Key Man Policies. Table Shave program available
	Bright-Light IUL				
	Bright-Light Protect				
	Athena Survivorship				







	Life Step UL			✓	✓	Competitive UL great for dialing in guarantees (50k min benefit)
	IUL Protector					Competitive secondary guarantee products
	IUL Accumulator					
	IUL Global Choice					
	IUL CV					
	Accumulator SUL					
	Smart UL					Non-Med UL up to \$250,000
	ULG 13					Smokers can receive nonsmoker rates with the “quit smoking” incentive
	Accumulation IUL 15					
	Protection IUL 15					
	Premier Life					
	Survivorship UL/IUL					
	SuperNova UL					All UL products qualify for our Scholarship Program
	Equiflex IUL					
	Life Protector					
	Flex Wealth UL					
	Life Guarantee UL 13					Cigar/smokeless tobacco users = non-smoker rates+ Table shave program up to age 70
	Life Current UL					
	Accumulator & Protector IUL					
	Life Guarantee SUL					
	Flex IUL					Competitive UL with Living Benefit Riders Available with our No Cost Scholarship Platform
	Horizon UL					
	Assure Plus					
	Estate Provider UL					







	Provider UL	✓	✓		Competitive underwriting & SUL rates
	Advantage SUL				
	Secure Flex UL				
	Premier Accumulator UL				
	GUL/Plus				Great for short pay scenarios. Available with our No Cost Scholarship Platform
	Accumulation UL Plus				
	Survivor UL				
	GUL Express				
	Income Advantage IUL				
MINNESOTA LIFE	Accumulation UL				Competitive UL Products with LTC & ROP Riders
	Eclipse IUL				
	SUL				
	Rapid Builder IUL				Our “Go-To” Carrier for IUL UL products Built-in chronic and critical illness riders
	Builder IUL 7				
	Guaranteed Builder IUL				
	Custom Guarantee	✓			
	Survivor GIUL				
	Target 125 Index Non Med to \$125k	✓			Simplified Issue IUL for the Senior Market
	Simplicity Index UL				Non-Med IUL issued up to age 70
	Index Advantage UL	✓			A “Go-To” Carrier for impaired risk cases, aviation risks, and cigar users.
	UL Protector	✓			
	Founders Plus UL	✓			
	UL Plus	✓			
	SUL Protector	✓			






	Advantage Choice UL	✔			Competitive No-Lapse UL with available LTC rider.
	Custom Choice UL	✔			
	Index Choice UL	✔			
	Survivor UL	✔			
	Survivor UL				Low-Cost guarantee for two insureds
	Accumulation UL II				Flexible Cash Growth UL
	Universal Flex II				Current Assumption UL
	Protector IV				Competitive for cases \$1,000,000+
	Index UL				Issued to age 85 with extended no lapse guarantee

Whole Life




Carrier (Click on each logo to access the carrier site)	Product	E-App	Drop Ticket	E-Policy	Notes
	Lifescope WL	✓			<p>All products qualify for our No-Cost Scholarship Program</p> <p>WL non med up to age 60 \$149,999 61-85 up to \$74,999</p>
	Joint WL	✓			
	Single Premium WL	✓			
	Level WL (Non-Med)	✓			
	Modified WL (Non-Med)	✓			
	Graded WL (Non-Med)	✓			
	Legacy SP WL (Non-Med)				
	Senior Choice WL				<p>Ages 50-85 Immediate Benefit up to \$35k Graded Benefit up to \$20k (Accepts direct express card payments)</p>
	Guaranteed Issue WL	✓			<p>Issued up to age 85. Includes Chronic Illness Living Benefits.</p>
	Protector WL				<p>Competitive WL with Living Benefits Available with our No Cost Scholarship Platform</p>
	Survivor WL				
	Life Builder WL				
	Advantage Whole Life				<p>Non-medical under \$100,000 to age 70</p>
	Eagle Series Final Expense				<p>Voice signature available</p>

	Plan Right WL	✓			Final Expense to \$35,000 Available with our No Cost Scholarship Platform
	Advantage Plus				Participating WL
	Value Assured WL				Perfect for Juvenile plans + Scholarship Platform
	Gift of Life				
	Final Expense Plan				Level and Modified Benefit up to \$30,000
	Living Promise (Non-Med)	✓			Non med up to age 85. Level & graded available Available with our No Cost Scholarship Platform
MINNESOTA LIFE	Secure Whole Life				Participating WL Fixed Rate 5%
	Single Premium WL (Index)				ROP options available
	Fixed Single Premium WL				
	Fixed 7 Pay WL				
	Express Issue WL				Will accept insulin dependent diabetics
	Deluxe WL				
	Premier WL				
	Guaranteed Issue				
	Guaranteed Issue WL Ages 40-80				Straight Guaranteed Issue- No health questions
	Guaranteed Issue WL Ages 50-80	✓			Straight Guaranteed Issue- No health questions

	Guaranteed Issue WL				Guaranteed Issue WL
	Immediate Solution- Level	✓			Transamerica's Final Expense Platform issued to age 85 (preferred and standard rates available)
	Easy Solution- Graded	✓			
	10 Pay WL	✓			
	Survivorship WL	✓			Competitive WL Plans with strong guaranteed cash values
	Individual WL				
	Assurance Final Expense				Final Expense issue ages 50-85 up to \$30k
	Assurance One Whole Life				Single Premium Whole Life issued 50-85 up to \$30k
	Remembrance WL *Built in no-cost CI Rider	✓			Competitive final expense No cost CI rider.
 Formally American Continental Final Expense	Level WL	✓			Competitive final expense plans issued to age 87 (Pre-appointment required)
	Graded WL	✓			
	Modified WL	✓			

Critical Illness					
Carrier (Click on each logo to access the carrier site)	Product	E-App	Drop Ticket	E-Policy	Notes
	Critical Care				Available for impaired risk clients
	Critical Illness	✓			Our “Go-To” CI Plan with a benefit up to 3x the base benefit
	Critical Illness (Non-Med)	✓			
	CI-Individual				Available up to \$250,000
	Lifestyle Protector	✓			Available on our “Sell While You Sleep Platform”
	Critical Solutions	✓			Critical & Cancer only plans available

Disability Insurance					
Carrier (Click on each logo to access the carrier site)	Product	E-App	Drop Ticket	E-Policy	Notes
	Personal DI	✓			Blue Collar market with E-app + Graded DI for impaired risk cases
	Simplified Issue DI	✓			
	Business Overhead	✓			
	Graded DI	✓			
	Paycheck Power Series	✓			Blue/White collar market
	Business Overhead	✓			
	DI Choice				Low elimination periods available
	DI Essentials				
	Secure Income Plus				Great Brand Name for DI
	Series 700 DI Income				Excellent White Collar DI + Non-Med up to \$4,000
	Graded DI Income Non-Med up to \$13,000/month				Guaranteed Renewable DI for Impaired Risk Clients Up to \$15,000/month

Accidental Death					
Carrier (Click on each logo to access the carrier site)	Product	E-App	Drop Ticket	E-Policy	Notes
	Acci-Flex				Same Day issue guaranteed with e-app
	Advantage Accident				Up to \$500,000 of coverage
	Accidental Death				Up to \$300,000 of coverage
	Accidental Death				A Great option for declined cases
	Accidental Death				Up to \$250,000
	Accidental Death				Up to \$100,000
	High Limit Accident				High Limit Accident/War & Terrorism Coverage
	Accidental Death				Up to \$1,000,000 with same day approval

Living /Linked Benefit Products					
Carrier	Product	E-App	Drop Ticket	E-Policy	Notes
 American General Life and Accident Insurance Company	Living Benefits				Term/ UL/ & IUL available
	LTC Rider				Pays up to 4% of benefit on a monthly basis
	Living Benefit Rider				Home Health Care Riders
	Term/UL/WL	✓			Chronic & Critical Illness
	Extend Care	✓		✓	LTC Rider for Universal Life
	Remembrance Whole Life	✓			Built in- no cost CI Rider
	Living Benefits LTC Rider	✓			Chronic & Critical Illness Acceleration
	Money Guard UL	✓			A Non-Med Single Premium UL with ROP
	Work Life 65	✓	✓		Unemployment Rider+ Accelerated Benefits
	Legacy WL Accelerated Benefit		✓		Simplified Issue + Home Health Care Benefits
	Chronic & Terminal Illness Rider				Included on IUL/UL at no cost

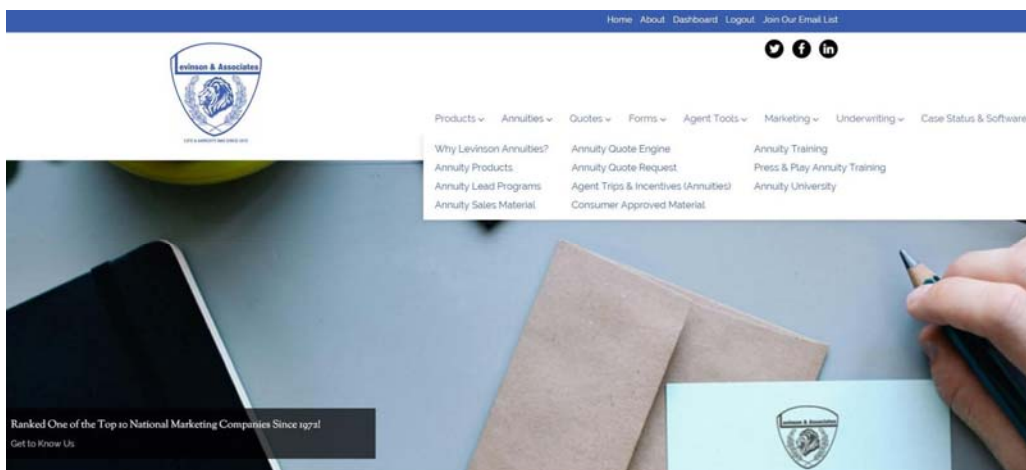
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Long Term Care Division

LTC Website Features

- 24/7 Access
- Live LTC Case Status
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Carrier	A.M. Best	Products	Notes
Genworth	A	Privileged Choice Flex Flex III	0 Day Elimination on Home Health Care
Transamerica	A+	Trans Care II & III	Preferred underwriting available
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