








## 2016/2017 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				<b>One of our featured "Scholarship" Carriers, competitive ROP term</b>
	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				
<b>MINNESOTA LIFE</b>	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</p> <p>Immediate Benefit up to \$35k</p> <p>Graded Benefit up to \$20k (Accepts direct express card payments)</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	✓			<p>Final Expense to \$35,000 Available with our No Cost Scholarship Platform</p>
	Advantage Plus				<p>Participating WL</p>

 KANSAS CITY LIFE	Value Assured WL				Perfect for Juvenile plans + Scholarship Platform
	Gift of Life				
 Liberty Bankers Insurance Group	Final Expense Plan				Level and Modified Benefit up to \$30,000
 MetLife	Promise WL 10 Pay, 20 Pay, to Age 65 Pay	✓			Available with a Flex term rider blend to lower costs
	Promise 120	✓			
 Mutual of Omaha	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%
 Sagicor Wise Financial Thinking for Life	Single Premium WL (Index)				ROP options available
	Fixed Single Premium WL				
	Fixed 7 Pay WL				
 UNITED HOME LIFE Insurance Company	Express Issue WL				Will accept insulin dependent diabetics
	Deluxe WL				
	Premier WL				
	Guaranteed Issue				
 KEMPER	Guaranteed Issue WL Ages 40-80				Straight Guaranteed Issue- No health questions
 Gerber Life	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	✓			
	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
 KANSAS CITY LIFE	Living Benefit Rider				Home Health Care Riders
	Whole Life Products	✓			Enhanced Care Benefit Rider
 NATIONAL LIFE GROUP®	Term/UL/WL	✓			Chronic & Critical Illness
 Protect Tomorrow. Embrace Today.™	Extend Care	✓		✓	LTC Rider for Universal Life
 PHOENIX	Remembrance Whole Life	✓			Built in- no cost CI Rider
 TRANSAMERICA	Living Benefits LTC Rider	✓			Chronic & Critical Illness Acceleration
 Lincoln Financial Group®	Money Guard UL	✓			A Non-Med Single Premium UL with ROP
 Prudential	Work Life 65	✓	✓		Unemployment Rider+ Accelerated Benefits

	<p>Legacy WL Accelerated Benefit</p>				<p>Simplified Issue + Home Health Care Benefits</p>
	<p>Chronic &amp; Terminal Illness Rider</p>				<p>Included on IUL/UL at no cost</p>



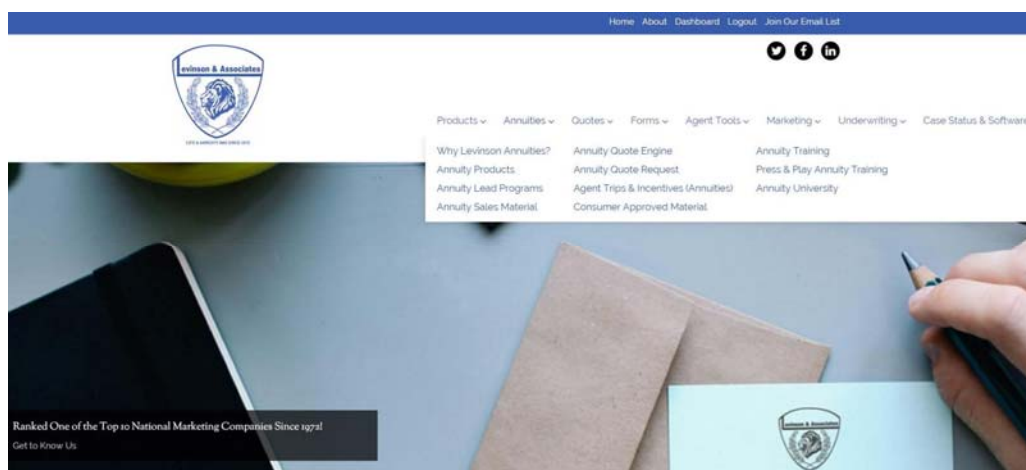
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*Josh Hoffman, our annuity V.P., is available at ext. 23 to discuss products and suitability for your clients.*

## Long Term Care Division

### LTC Website Features

- 24/7 Access
- Live LTC Case Status
- New Client & Agent Material
- Carrier Software/Illustrations

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
United of Omaha	A+	Multi Care Solutions	Impaired Risk LTC

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*Debra Schulman, our LTC specialist, is available on ext. 17 to discuss products and suitability for your clients.*