

2024 Levinson Life & Annuity Core Carriers & Strong Points!

Carriers	Market Trend
Aetna Final Expense	Competitive Final Expense premiums with coverage options up to age 89 and no build requirements
Allianz	#1 selling IUL product on the market with uncapped accounts, rate lock, living benefits, no exam to \$3M, 5% fixed rates, and risk class upgrade program
American Amicable	Competitive Non-med express term to age 75, top-selling final expense product with voice signature
American National (ANICO)	Industry leading living benefit riders, GUL with ROP built in, and competitive protection and accumulation IUL products
Americo	Voice signature mortgage protection term and final expense products. Offers a "quit smoking incentive" for smokers trying to quit and obtain non-smoker rates
Ameritas	Top tier IUL product with defined "lien approach" Living Benefits, and proprietary BNP momentum Parabas uncapped index with up to 250% PAR rate
Assurant	Final Expense carrier with COPD friendly underwriting
Assurity	Top selling ROP term, WL, CI, DI and AD&D products. New instant decision products leading the market + available through our "Insure Me Now Direct" D2C Sales Platform
Baltimore Life	Unique Term, UL, WL and FEX product offerings with quick and impaired risk-friendly underwriting
Banner Life (Legal & General)	Core Term Life carrier specializing in lowest cost term rates, integration with "Insure Me Now Direct", no exam up to \$2M and diabetic-friendly underwriting
Cica Life (Citizens)	Level benefit and guaranteed issue product with extremely liberal underwriting and issue ages 0-85 up to \$30K
Columbian Life	Budget focused Final Expense product solution
Columbus Life	Offers a wide variety of Universal Life offerings with a 3 table shave program, and external conversion program, and SAGE Scholarship approved
Corebridge (AIG)	Core carrier specializing in lowest cost term rates, and diverse UL product suite. Also boasts robust accelerated underwriting to \$2M or liberal traditional undewriting
Corebridge Guaranteed Issue (AIG)	One of our core guaranteed issue Life carriers with built-in guaranteed 25% chronic illness rider and easy online e-app
Corebridge Partners (AGLA)	Industry-leading Living Benefit riders are offered regardless of rating class
Equitable (AXA)	Offers a competitive IUL product with availability in NY state
Fidelity & Guaranty (F&G)	One of our top-selling IUL carriers with aggressive index allocations. Cash value and income focused products
Fidelity Security Life / Impaired Risk DI	High risk Disability provider that accepts applicants up to age 63 and takes various medical risk factors
Foresters	Fraternal benefits and SAGE scholarship included with each policy. Living Benefits are also included with Term, UL and WL solutions
Gerber	Leader in guaranteed issue Life Insurance. Offers Childrens WL, AD&D, College Saving Plan and is offered through our "Insure Me Now Direct" platform and is SAGE approved
Guaranteed Trust Life (GTL)	Unique virtually guaranteed Final Expense product with an issue an age up to 90. Also the new Turbo Term instant decision product to \$1M with automated underwriting
Guardian**	Special markets Disability income product solution for higher net worth applicants
Illinois Mutual	Top-selling blue collar Disability products with a specialization in truckers. Also offers ROP rider for Term and DI products
John Hancock	Vitality program with Apple watch or fitbit + Instant decision underwriting up to \$3M. Very liberal with type 1 and 2 diabetics and foreign nationals. Offers "quit smoking incentive"
Kansas City Life	Term products on a Whole Life chasis provide unique flexibility. Industry-leading ROP term product and also offers cost-efficient UL and IUL products. SAGE Approved
Lafayette Life	One of our core Whole Life carriers with top paying dividend, Your Fmaily Bank Approved, SAGE approved
Liberty Bankers	Liberal final expense product with favorable guidelines for mood disorders. Also allows voice signature with point of sale decision
Lincoln National	Core Term and UL carrier with instant decision point of sale up to \$2.5M for IUL and term. Table shave program from table 3 to standard leads the market
Lloyds of London	High risk carrier outlet for pro athletes and impaired risk Disability cases
LSW (Life of the Southwest)	One of our top 3 most sold IUL products with industry-leading living benefits. SAGE approved
Lumico	Final Expense product with high street level payouts and voice signature or point of sale e-app process
Manhattan Life	Core Ancillary Health carrier offering Term and Whole Life, FEX, CI, Accident, Dental, Vision and Short Term Care. Also integrated into our D2C "Insure Me Now Direct" platform
Mass Mutual	One of our core traditional Whole Life carriers with a top paying dividend and unique platinum pass program. Employee benefits solutions also available
Mutual of Omaha	IUL, Final Expense, and Term Express products lead the market in non-med underwriting. IUL products are cost-focused. Flagship products with SAGE, and Legacy Safeguard included
Mutual Trust	Traditional Whole Life carrier with strong dividend history and is approved through Your Family Bank marketing system
National Guardian Life	Offers a uinique set of products including one of the last remaining traditional LTC products, and a single premium guaranteed issue life plan for seniors

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National Western	Single premium IUL with full liquidity and Living Benefits included
Nationwide	One of the leaders in Hybrid Life LTC products. Also offers IUL and SIUL options with an optional LTC indemnity rider
North American	Strong IUL portfolio with options for accumulation or guarantees. All term and IUL products include Living Benefits
Occidental Life	Sister company to American Amicable offering competitive simple issue no-exam term and UL products up to age 75
One America	Leader in hybrid life and Annuity with LTC. Accepts qualified money and offers the only Lifetime LTC benefit option in the industry
Oxford	Budget focused Final Expense product solution. Also offers a single premium Final Expense Whole Life option
Pacific Life	Leader in Term and GUL pricing. Very liberal underwriting for Asthma, sleep apnea and mood disorders. Also no exam option up to \$3M
Pan American Life	Foreign National solutions
Principal Life & DI	Business only life solutions and leading white collar Disability product line
Prosperity Life	impaired risk friendly Final Expense product solution
Protective	One of our top-selling carriers leading most Term and GUL categories. Products focus on guarantees and affordable premiums
Prudential	Long standing brand with liberal underwriting guidelines, specifically for cardiac, foreign nationals, and marijuana. No exam process up to \$3M
Royal Neighbors	Budget focused Final Expense product solution. Also offers a competitive Single pay Whole Life
Sagicor	Unique product line consisting of accelerated Full pay and Single pay IUL solutions. SAGE approved carrier
SBLI	Term and Whole Life portfolio known for stable financials and no exams up to \$1M
Securian (Minnesota Life)	Strong mix of Term and IUL portfolio with reasonable COI and no exam underwriting up to \$3M
Surebridge	Focused on ancillary Health products including DI, CI, Accident, Hospital, Dental and Vision, and more
Symetra	One of the leaders in AI powered automated underwriting carriers with Term and IUL solutions
Transamerica Family	Price-focused Term, IUL and Whole Life solutions with Living Benefits
Transamerica Worksite	Group life and worksite benefits for small to medium sized groups starting at 5 or more lives
United Home Life	Impaired risk friendly final expense product solutions
Washington National	Individual and group ancillary health product lines
Wellabe (Great Western)	Unique Final Expense and guaranteed issue options with simple voice signature process and liberal underwriting criteria. Power of attorney signatures accepted

Annuity Carriers

Allianz Preferred	Large bonuses and high projected incomes
American Equity	Highest FIA Bonus of 10% that does NOT require a rider
American National (ANICO)	Offers NY FIA products, offers top MYGA for non-NY cases
Americo	Top MYGA product
Athene	MYGA, Accumulation and Income Products
Atlantic Coast / Sentinel Security	Proprietary growth, top MYGA product
Columbus Life	MYGA with an ROP feature
Corebridge (AIG)	Increased rates and income payout factors & high caps for growth
Clear Spring Life & Annuity	We offer their proprietary product "Trivysta" - Known for great allocation options and strong FIA products
Delaware Life	Strong income products
Equitrust	New guaranteed LTC Annuity, Flex products good for wealth planning and growth, FY Bonus – High Yield – High Comp

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Fidelity & Guarantey (F&G)	Designed for income
Global Atlantic	Competitive LTC Annuity
Guaranty Income Life (GILICO)	Strong FIA portfolio with older issue ages offered up to 95
ibexis	High MYGA rates
Integrity	Flex Premium FIA
Kansas City Life	Low Premium deposits accepted
Liberty Bankers	Unique MYGA offerings
Lincoln	Trigger Index Opts with High Rates
National Life Group (Life of the Southwest)	Flex Premium Product that allows low premiums at issue and Retirement Plans
Manhattan Life	MYGA Products for older clients
Mass Mutual Ascend	MYGA Products
Mutual of Omaha	MYGA Products
Nassau Re	High Income Bonus Upfront, top MYGA product
National Western	FIA Products
Nationwide	Innovation allocations and very good income products
North American	Great Income Payout Factors
Oceanview	High Caps and Fixed rate for growth
One America	LTC Featured Annuity
Oxford	Income Products
Protective	Strong in the SPIA market
Reliance Standard	Traditional and FIA options for Accumulation
Royal Neighbors	High MYGA rates with an AM Best A rating
Sagicor	High MYGA rates with an AM Best A rating
SILAC	High participation rates and free income riders
Symetra	Offer their proprietary FIA product with strong growth features