



Carrier Positioning for Term & GUL

- **AIG;**
 - Select-A-Term; Still a competitive and unique term platform
 - GUL; ROP PLUS Guaranteed Income
- **American National (ANICO);**
 - Term with living benefits
 - GUL with living benefits
 - Deal direct with the home office
 - Scholarship Approved Carrier
- **Lincoln;**
 - Term & GUL
 - Deal direct with the home office at all levels of the hierarchy.
 - Table shave up to table 3 ages 70- and under
- **Pacific Life (PAC) for Broad Markets;**
 - Well-known brand
 - Term
 - GUL; minimum face is 25,000
 - Top compensation on conversion to GUL
- **Protective**
 - Term & GUL
- **Banner (LGA) / SBLI / Trans;**
 - Term no GUL

Index Universal Life is the fastest growing product followed by WL (LIMRA).

Carrier Positioning for IUL

- AIG;
 - IUL ; Accumulation product / Protection product
- Allianz;
 - IUL is their product focus / proprietary index options
 - Supplemental income sale / premium finance
 - Deal direct with the home office
 - Scholarship Approved Carrier
- Ameritas;
 - IUL with living benefits / Exclusive index strategy
 - Supplemental income sale / premium finance
 - Deal direct with the home office at each level of the hierarchy
 - Very limited distribution and you can be part of it.
- ANICO;
 - IUL with living benefits
 - Deal direct with the home office
 - Scholarship Approved Carrier
- Lincoln National;
 - IUL; Underwriting play with table shave program
 - Strong Name & Financials
- National Life;
 - IUL with living benefits
 - Supplement income / unique premium finance program
 - Scholarship Approved Carrier
- North American;
 - IUL; supplemental income product / Protection product