



## 2016 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	E-Policy	Carrier Notes
	Lightning Issue Term	✓	✓		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
 <small>American General Life and Accident Insurance Company</small>	Consumer Choice Term				Great Living Benefits on all products
	Flex Term	✓			
 <small>Life Insurance Company</small>	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	✓			
	Life Value Term		✓	✓	Competitive term and competitive underwriting Table ratings based on Std + Rates
	OpTerm		✓	✓	
	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
	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
	Level Term				Term with Living Benefits

<b>MetLife</b>	ART		✓		Great Whole Life and UL conversion options
	Term 10/15/20/30		✓		
<b>MINNESOTA LIFE</b>	Advantage Term	✓			Competitive Term with a Settlement payout option
 <b>Mutual of Omaha</b>	Term Life Answers	✓	✓		Great Impaired Risk Carrier with Credits to help reduce table ratings.
	Term Life Express	✓	✓		
 <b>North American Company</b> <small>for Life and Health Insurance Since 1886</small>	Ad Advantage 10/15/20/30	✓			Great term products with IUL conversion options
 <b>Prudential</b>	Term Essential 10/15/20/30	✓	✓		A “Go-To” Carrier for impaired risk cases, aviation risks, alternate tobacco users receive Standard Plus Rates marijuana usage acceptable
	Work Life 65	✓	✓		
	ROP Term 15/20/30	✓	✓		
 <b>Protective.</b> <small>Life Insurance Company</small>	Custom Choice 10/15/20/25/30		✓	✓	Competitive Term Rates & great senior market underwriting
	Survivor Term 10/20/30			✓	
 <b>PHOENIX</b>	Safe-Harbor Term	✓			Quick Issue Term with Living Benefits & an E-application
 <b>Principal</b> <i>Financial Group</i>	Term 10/15/20/30				Accelerated underwriting provides offers within 48 hours. Available up to \$1,000,000 to age 60


	Trendsetter Super 10/15/20/25/30	✓			<p>Great term rates. TOP program available for quick issue policies for clients approved within the last 5 years with several other carriers.</p>
	Trendsetter Living Benefits	✓			
	ART Term	✓			
	Level Term 10/15/20/25/30	✓			<p>SBLI has some of the most competitive rates.</p>
	ART Term	✓			
	Sage Term (Non Med)	✓			<p>Quick, Easy non-med term issued up to age 65</p>
	Express Issue Term 20/30				<p>Great for Final Expense</p>
	Premier Term 20/30				
	10 & 20 year Graded Term				<p>Great for declined and impaired risk cases! Issue ages 20-75 Benefits up to \$150,000</p>
	Nex Term 10/15/20/30				<p>International Products for clients living outside the U.S.</p>

**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 II		✓		Great for guarantee's and Cash value growth
	AG Secure Survivor II				
	AG Choice Index GUL		✓		
	Elite Global Survivor				
	Elite Transition				
 American General Life and Accident Insurance Company	Choice IUL	✓			Living Benefits on all plans
	Choice Performer				
	Choice Provider				
	Choice Accumulator				
	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
	Advantage Builder IUL				Indexed UL & Fixed UL with a Table shave program up to age 70
	Lifetime Builder Ser. III				
	Survivorship Builder				
	Life Stage UL				
	Athena Universal Life	✓			Great for Buy Sell/ Key Man Policies. Table Shave program available
	Bright-Light IUL				
	Bright-Light Protect				
	Athena Survivorship				

	Life Choice UL		✓	✓	Competitive UL great for dialing in guarantees
	Life Step UL		✓	✓	
	IUL Protector				Competitive secondary guarantee products
	IUL Global/ Choice				
	IUL CV				
	IUL GDB				
	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				
	Protection IUL				
	Premier UL				
	Survivorship UL				
	SuperNova UL				All UL products qualify for our Scholarship Program
	Equiflex IUL				
	Life Protector				
	Flex Wealth UL				
	Life Guarantee UL				Cigar/smokeless tobacco users = non-smoker rates+ Table shave program up to age 70
	Life Treasury Index				
	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				
	GUL/Plus				Great for short pay scenarios. Available with our No Cost Scholarship Platform
	Accumulation UL Plus				
	Survivor UL				
	GUL Express				
<b>MINNESOTA LIFE</b>	Accumulation UL				Competitive UL Products with LTC Riders
	Eclipse IUL				
	SUL				
	Rapid Builder IUL				Our “Go-To” Carrier for Index UL products Built-in chronic and critical illness riders
	Builder IUL 7				
	Guaranteed Builder IUL				
	Custom Guarantee	✓			
	Custom Term GUL				
	Survivor GIUL				
	Target 125 Index Non Med to \$125k	✓			Simplified Issue Index UL for the Senior Market
	Simplicity Index UL				Non-Med Index UL issued up to age
	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 <small>(Click on each logo to access the carrier site)</small>	Product	E-App	Drop Ticket	E-Policy	Notes
	Lifescape WL	✔			<b>All products qualify for our No-Cost Scholarship Program</b> WL non med up to age 60 \$149,99, 61-85 up to \$74,999
	University Plus	✔			
	Single Premium WL	✔			
	Level WL (Non-Med)	✔			
	Modified WL (Non-Med)	✔			
	Graded WL (Non-Med)	✔			
	Legacy SP WL (Non-Med)				
	Protector WL				<b>Competitive WL with Living Benefits Available with our No Cost Scholarship Platform</b>
	Survivor WL				
	Life Builder WL				
	Advantage Whole Life				Non-medical under \$100,000 to age 70
	Eagle Series Final Expense				Voice signature available
	Plan Right WL	✔			<b>Final Expense to \$35,000 Available with our No Cost Scholarship Platform</b>
	Advantage Plus				Participating WL
	Value Assured WL				Perfect for Juvenile plans + <b>Scholarship Platform</b>
	Gift of Life				

	Promise WL 10 Pay, 20 Pay, to Age 65 Pay	✓			Available with a Flex term rider blend to lower costs
	Promise 120	✓			
	Living Promise (Non-Med)	✓			Non med up to age 85. Level & graded available Available with our No Cost Scholarship Platform
<b>MINNESOTA LIFE</b>	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				Straight Guaranteed Issue- No health questions
	Guaranteed Issue WL	✓			Straight Guaranteed Issue- No health questions
	Guaranteed Issue WL				Guaranteed Issue WL




	Immediate Solution- Level	✓			Transamerica's Final Expense Platform
	Easy Solution- Graded	✓			
	10 Pay WL	✓			
	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
	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				
	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
	Simplified Issue DI	✓			
	Business Overhead	✓			
	Paycheck Power Series	✓			Blue/White collar market
	Business Overhead	✓			
	DI Choice				Low elimination periods available
	DI Essentials				
	OMNI Advantage				“Go-To” White Collar Product
	Secure Income Plus				Great Brand Name for DI
	Series 700 DI Income				Excellent White Collar DI
	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 guarantee 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	✓			
	Accidental Death				

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
	Whole Life Products				Enhanced Care Benefit Rider
	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				Critical Illness Acceleration
	Money Guard UL	✓			A Non-Med Single Premium UL with ROP
	Work Life 65	✓	✓		Unemployment Rider+ Accelerated Benefits

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



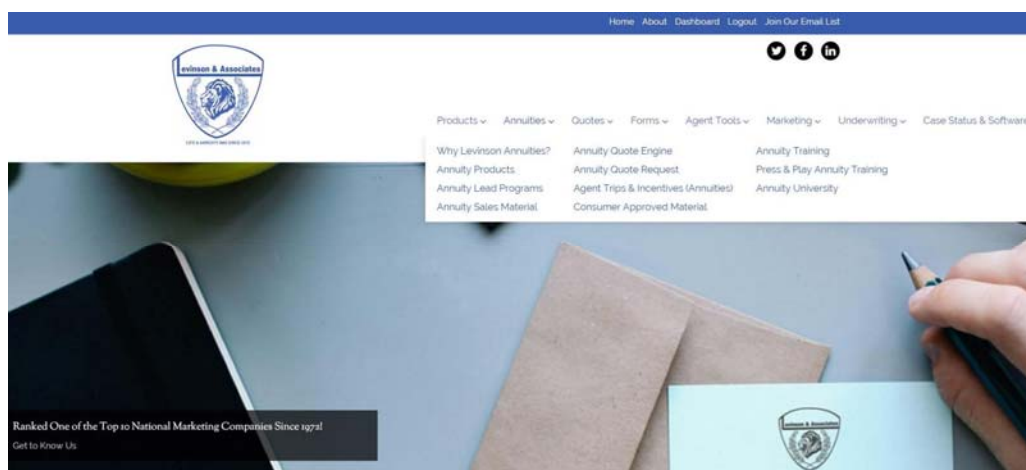
## Annuity Division

Our Annuity Division provides the same outstanding service and support that our agents have become accustomed to with our Life, and Long Term Care Divisions. Our top priority is to provide every advisor with effective case design, up to date product information, and in depth analysis to help you grow your annuity business. Whether you are a seasoned life annuity producer, or just getting started you owe it to yourself to reach out to our Annuity Division today!



### Featured Annuity Carriers

### New & Improved Annuity Resource Website!



### \$Cash for Contracting\$ -Coupon

To become eligible for prizes, you must become contracted with a company through us, that you are currently writing through one of our competitors. Yes, it's that simple. Just write an app, get it approved, deliver the policy and earn your normal commission PLUS a \$100\* American Express gift card. Do the same thing with 2 carriers you're not currently licensed with us (but licensed through another marketing company) and receive a \$250\* gift card. And finally, get contracted with 3 companies you're not currently writing through us (but you are through another IMO), write and place 1 policy with each of those carriers, and receive a total of an EXTRA \$400\* of American Express gift cards.

**CALL 800-375-2279 or 954-746-9531 FOR A QUOTE!**

*Josh Hoffman 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
John Hancock	A+	Custom Care III	Great Name Recognition
Transamerica	A+	Trans Care II & III	Preferred underwriting available
United of Omaha	A+	Multi Care	Impaired Risk LTC

**CALL 800-375-2279 or 954-746-9531 FOR A QUOTE!**

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