

# Carriers At-A-Glance



- **Rating: A-**
- Bonus Annuities
- No Cost Income Rider

## American General Life Companies

- **Rating: A**
- Up to 10 year MYGAs
- ROP Term
- Select-A-Term
- 1st yr 10% Free Withdrawal



- **Rating: A**
- Turn Key Pension Plans
- 3 - 10 year MYGAs
- Special Market Life Products
- Competitive No-Lapse GTD UL



- **Rating: A**
- Term & UL with Multiple Riders (Chronic Illness, Critical Illness, Terminal Illness & Disability Income Rider)



- **Rating: A-**
- Blue Collar Disability
- Simplified Non Med Life
- Liberal Underwriting
- LTC Standalone
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- **Rating: A-**
- Low Face Amounts
- Final Expense with GUAR Issue
- Great Mortgage Term



- **Rating: A+**
- Great Term Rates
- AppAssist® - Online App
- No Lapse Guarantee



- **Rating: A**
- Low Cost GDB UL & IUL
- Survivor IUL
- TeleApp for Term
- Wellness Rewards
- Table Shave



- **Rating: A-**
- Graded DB Term & WL
- Final Expense
- Rapid Decision Term
- Almost GTD Issue Life



- **Rating: B**
- Critical Illness
- Guaranteed Issue
- ROP Cancer Product



- **Rating: A-**
- 25% Bonus Income Rider
- Guar. ROP Annuity
- Guaranteed Lifetime Income



- **Rating: A**
- Double Death Benefit UL
- Broker Dealer
- Client Child Scholarship



- **Rating: A**
- 5 Yr Traditional Annuity
- 5 Yr Index Annuity
- 15% Annuitization Bonus



- **Rating: A**
- Low Cost Term
- Low Cost Survivor
- Business Partner SUL
- LTC



- **Rating: A+**
- Industry Leader in LTC Sales
- Largest Life Insurance Co in North America
- Guaranteed UL



- **Rating: A+**
- Comdex of 96
- Guar. ROP Annuity
- Emergency Waiver
- Transfer Tax Rider



# Carriers At-A-Glance



- **Rating: A+**
- Comdex of 97
- Top Whole Life
- Leading Edge Qualified Plans



- **Rating: A**
- 5 Yr Index to Age 89
- Bonus Index plans w debit card
- 7 Yr Flex with 7% comp
- Income Rider



- **Rating: A+**
- Industry Leader in GUL
- Survivor IUL GDB
- 5 yr Index Annuity
- Asset Based LTC



- **Rating: A+**
- Most Recognizable Name
- LTC w/ No Elim Period Option
- Increased Payout Option
- Adjustable Comp SPIA
- Final Expense



- **Rating: A-**
- Multiple Selling Systems
- Competitive Whole Life
- Annuity Issue to 95
- WL and Term Blend

- **Rating: A**
- 5% Income Bonus
- Index 'Lookback'
- Strong Position on Writing Foreign Nationals



- **Rating: A+**
- Low Cost Term
- Guar & Accum UL & IUL
- Waiver of SC w/ Table Shave
- No Cost CIABR\*



- **Rating: A-**
- Liberal Height & Weight
- SPIAs for Seniors



- **Rating: B+**
- MYGA
- 10% Bonus Annuity
- New York Carrier
- Guarantee Issue Life



RBC Insurance®

- **Rating: A**
- Competitive Term Tobacco Rates
- Income Rider Enhanced Payout
- Immediate Income Bonuses



- **Rating: A**
- Competitive Term Rates
- ROP Term
- 2 - 8 yr MYGAs

\*Chronic Illness Accelerated Benefit Rider



- **Rating: A**
- First Year Withdrawals
- No charge back at Death
- Quality Fixed Annuity Products

