



CARRIER AND PRODUCT GUIDE

Carrier	Term	UL	IUL	SUL	WL	VUL	Annuity	LTC	Hybrid-LTC	DI
Accordia Life/Global Atlantic	✓	✓	✓	✓			✓			
Allianz Life	✓		✓				✓			
American General	✓	✓	✓	✓	✓	✓	✓			✓
American National	✓	✓	✓	✓	✓		✓			
Ameritas Life (Focus10)	✓									
Assurity Life	✓	✓			✓		✓			✓
Athene							✓			
AXA	✓	✓	✓	✓	✓					
Banner/Legal and General America	✓	✓								
Brighthouse/MetLife	✓	✓								
Cincinnati Life	✓	✓			✓		✓			✓
Exceptional Risk										✓
Fidelity & Guarantee		✓	✓				✓			
Genworth								✓		
Great American							✓			
Guardian Life/Berkshire	✓	✓		✓	✓					✓
Guggenheim							✓			
Integrity Life							✓			
John Hancock	✓	✓	✓	✓						
Life Insurance of the Southwest	✓	✓	✓	✓	✓		✓			
Lincoln National	✓	✓	✓	✓	✓		✓		✓	
Mass Mutual	✓	✓		✓	✓		✓		✓	✓
Minnesota Life	✓	✓	✓	✓	✓		✓			
Mutual Trust Life					✓		✓			
National Guardian Life								✓		
Nationwide	✓	✓	✓	✓	✓				✓	
New York Life	✓	✓			✓		✓		✓	
North American	✓	✓	✓	✓	□		✓			
OneAmerica/Statelife									✓	
Pan-American	✓	✓								
Penn Mutual	✓	✓	✓	✓	✓					
Petersen International	✓									✓
Principal Life	✓	✓	✓	✓		✓	✓			✓
Protective Life	✓	✓	✓	✓			✓			
Prudential	✓	✓	✓	✓	✓		✓			
Reliance Standard							✓			
Royal Neighbors	✓	✓			✓		✓			
SBLI of Mass	✓				✓					
Standard Insurance Company										✓
Symetra	✓	✓		✓			✓			
Transamerica	✓	✓	✓		✓	✓	✓	✓		
United States Life (NY)	✓	✓	✓		✓		✓			
United/Mutual of Omaha	✓	✓	✓	✓	✓		✓	✓		✓
Voya/Reliastar		✓	✓	✓		✓	✓			
William Penn (NY)	✓	✓								

	Advanced Markets	Practice Building Tools
Impaired-Risk Underwriting	Estate Planning and Wealth Transfer	Online Applications/Drop Tickets
Premium Financing	Business Succession Planning	Accelerated/No-Exam Underwriting
Multi-Life Guaranteed/Simplified Issue	Retirement Income Funding	Policy Review and Analysis
Foreign National Coverage	Deferred Compensation	Complimentary Business Valuations
Athlete/Entertainer Placements	Executive Benefits	P+C Agency Partnerships