



# CARRIER HIGHLIGHTS

## LIFE INSURANCE

<b>AMERICAN GENERAL (AIG)</b>	<ul style="list-style-type: none"> <li>▪ Guaranteed issue up to \$5-\$25K (ages 50-80)</li> <li>▪ Rated cases use preferred base rates not standard</li> <li>▪ Table C to standard is available on Value+ IUL and GUL, up to age 70</li> </ul>
<b>AMERICAN NATIONAL</b>	<ul style="list-style-type: none"> <li>▪ Annually Renewable Term with full compensation when converting to level term</li> <li>▪ Chronic/critical/terminal illness rider available with permanent &amp; term coverage</li> <li>▪ GUL return of premium</li> </ul>
<b>AMERITAS</b>	<ul style="list-style-type: none"> <li>▪ Dividend paying whole life</li> </ul>
<b>ASSURITY</b>	<ul style="list-style-type: none"> <li>▪ Dividend paying whole life geared toward final expense, single premium whole life</li> <li>▪ First-to-die product available</li> </ul>
<b>BOSTON MUTUAL</b>	<ul style="list-style-type: none"> <li>▪ Up to \$100K simplified whole life if actively working (30 hrs/wk)/student to age 25</li> <li>▪ Dividend paying whole life policies geared toward final expense</li> </ul>
<b>CINCINNATI LIFE</b>	<ul style="list-style-type: none"> <li>▪ Whole life (10-pay competitively priced, returns cash quicker, min. \$100K)</li> <li>▪ Term life (great rates, min. \$25K, conversion option)</li> <li>▪ ROP term life (cash value accumulation, reduced paid-up benefit option)</li> <li>▪ Voluntary payroll life, guaranteed issue 15+ employees (family member cov.)</li> <li>▪ Standard nonsmoker rate for some alternative tobacco use</li> </ul>
<b>EQUITABLE</b>	<ul style="list-style-type: none"> <li>▪ Products for professional athletes</li> <li>▪ New, low expense IUL with LTC rider</li> <li>▪ Access to advanced planning attorneys</li> <li>▪ Guaranteed issue at 10 lives (home office approval)</li> </ul>
<b>GERBER LIFE</b>	<ul style="list-style-type: none"> <li>▪ Guaranteed issue \$5K-\$25K (ages 50-80)</li> </ul>
<b>GUARDIAN LIFE</b>	<ul style="list-style-type: none"> <li>▪ Dividend paying whole life policies</li> </ul>
<b>JOHN HANCOCK</b>	<ul style="list-style-type: none"> <li>▪ Standard NT risk available for alternate tobacco users</li> <li>▪ Locked-in insurability – ignores health changes that occur while TIA is in effect</li> <li>▪ <i>Vitality Program</i>, can decrease premiums with healthy lifestyle credits – <i>earn free Fitbit or Apple Watch for as little as \$25 and receive food, travel, and retail discounts!</i></li> </ul>
<b>LEGAL &amp; GENERAL (Banner Life)</b>	<ul style="list-style-type: none"> <li>▪ Great for start-up companies, buy-sell with limited cash flow or rated cases with temporary conditions</li> <li>▪ Smartphone application &amp; quotes (AppAssist)</li> </ul>
<b>LINCOLN</b>	<ul style="list-style-type: none"> <li>▪ Table Shave Program: Table C to standard on permanent cases (under the age of 70)</li> <li>▪ Standard NT for alternate tobacco users</li> <li>▪ Complimentary business evaluation</li> </ul>

<b>MASSMUTUAL</b>	<ul style="list-style-type: none"> <li>▪ Great participating dividend-paying life policies (20 Pay, 10 Pay HECV L65), robust cash accumulation</li> <li>▪ Competitive term product</li> <li>▪ <i>QuickClose</i> program for SBA loans. Also, complimentary business evaluation</li> </ul>
<b>MUTUAL OF OMAHA</b>	<ul style="list-style-type: none"> <li>▪ “Fit Test” lifestyle UW credits, substandard to standard up to 3 tables</li> <li>▪ Living Promise: final expense, few ques./no exam, ages 45-85 , to \$40K (ADB)</li> </ul>
<b>NATIONWIDE</b>	<ul style="list-style-type: none"> <li>▪ Great UL with LTC combination product/UL conversion is available</li> <li>▪ Corporate-Owned/Bank-Owned life insurance</li> </ul>
<b>NATIONAL LIFE</b>	<ul style="list-style-type: none"> <li>▪ Participating dividend-paying life policies, DI rider</li> </ul>
<b>NEW YORK LIFE</b>	<ul style="list-style-type: none"> <li>▪ Participating dividend-paying life policies</li> </ul>
<b>NORTH AMERICAN</b>	<ul style="list-style-type: none"> <li>▪ Bestow: personalized widget for instant quote/decision for term insurance up to \$1.5M</li> </ul>
<b>OHIO NATIONAL</b>	<ul style="list-style-type: none"> <li>▪ Affordable term products, strong whole life portfolio</li> <li>▪ 20-year conversion on all products</li> </ul>
<b>PACIFIC LIFE</b>	<ul style="list-style-type: none"> <li>▪ 2<sup>nd</sup> Look Program to rescue term cases postponed, withdrawn, retired as incomplete</li> </ul>
<b>PRINCIPAL (Business Only)</b>	<ul style="list-style-type: none"> <li>▪ Quick to Issue, Table Shave program, and special SBA loan program</li> <li>▪ Simplified underwriting program, no blood/urine up to \$1M (Term/Permanent)</li> </ul>
<b>PROTECTIVE</b>	<ul style="list-style-type: none"> <li>▪ Term and GUL are competitive</li> <li>▪ Extended Care Rider – Agent doesn’t need health license to sell, very flexible design, indemnity payment for medical/non-medical expenses (medical services, family and informal care, medications, transportation, etc.), no receipts or proof of care required, available up to Table 4/age 80</li> </ul>
<b>PRUDENTIAL</b>	<ul style="list-style-type: none"> <li>▪ Alternative tobacco users can qualify for non-smoker plus</li> <li>▪ Free Living Needs Rider on single-life permanent and level-term life insurance policies</li> <li>▪ <i>If It’s Pru, Take 2</i> offers equal coverage for homemaker spouses</li> <li>▪ Great UW for a variety of risks, including build, private pilots, recreational scuba divers</li> <li>▪ Complimentary business evaluation</li> </ul>
<b>SAGICOR</b>	<ul style="list-style-type: none"> <li>▪ Single premium IUL and whole life – 2-hour underwriting</li> </ul>
<b>SECURIAN (MINNESOTA LIFE)</b>	<ul style="list-style-type: none"> <li>▪ Possible NT rates if occasional cigarette smoker</li> <li>▪ Single premium whole life</li> </ul>
<b>SONS OF NORWAY</b>	<ul style="list-style-type: none"> <li>▪ Guaranteed issue from birth to age 85, \$5K to \$25K</li> </ul>
<b>SYMETRA</b>	<ul style="list-style-type: none"> <li>▪ 1% of the face amount automatically given to charity of choice upon death</li> <li>▪ Aggressively priced UL, GUL, and SUL – chronic illness rider with return of premium</li> <li>▪ SwiftTerm: Straight-through, digital process that has the opportunity to provide instant and accelerated final offers for term life</li> </ul>
<b>TRANSAMERICA</b>	<ul style="list-style-type: none"> <li>▪ Express UW term and simplified issue WL (after age 45, build not a factor)</li> <li>▪ Riders available: chronic and critical illness, and monthly disability on term products</li> <li>▪ After age 45, build is not considered</li> </ul>



## CARRIER HIGHLIGHTS — cont'd

### DISABILITY INSURANCE

<b>AMERITAS</b>	American Bar Association discount
<b>ASSURITY</b>	Graded benefit disability income insurance for declined cases; up to \$4K mthly benefit: no income verification and no med exam (18-50)
<b>FIDELITY SECURITY</b>	Accepts most declined cases
<b>GUARDIAN</b>	Strength of contract; true own occupation with unlimited mental nervous coverage
<b>LLOYD'S OF LONDON</b>	Specializing in athletes; high-income solutions; impaired risk
<b>MASSMUTUAL</b>	Step-rated; dividend paying; true own occupation; strong MGI & GSI offers
<b>MUTUAL OF OMAHA</b>	15% business owner discount
<b>OHIO NATIONAL</b>	Unlimited mental nervous; true own occupation; 10% discount for life/DI combo
<b>PRINCIPAL</b>	Easy to work with; aggressive UW, great rates; key man coverage; benefit updates; loan repay
<b>THE STANDARD</b>	Affordable; true own occupation; GR & NC option

### TRADITIONAL (Stand-Alone) LONG-TERM CARE INSURANCE

<b>MASSMUTUAL</b>	<ul style="list-style-type: none"> <li>▪ Once again, available to brokers; potential power of dividends (not guaranteed)</li> </ul>
<b>MUTUAL OF OMAHA</b>	<ul style="list-style-type: none"> <li>▪ Solid, competitive traditional LTC carrier, especially age 65+</li> <li>▪ Underwriters are easy to work with and accessible, lenient on diabetics</li> <li>▪ Offers full return of premium option and several inflation options</li> <li>▪ Reimbursement plan, can opt for 30% cash benefit in lieu of max. mth. reimbursement</li> <li>▪ Has a "2-pool" shared model – leave at least one year for so-called "healthy spouse"</li> </ul>
<b>NATIONAL GUARDIAN</b>	<ul style="list-style-type: none"> <li>▪ Solid "nichey" and very competitive, especially for young, healthy couples (under age 60) and executive carve-outs</li> <li>▪ Only traditional carrier to offer: 10-pay option with lifetime/unlimited benefits; joint policy; four return of premium options (including 80% surrender option); and "3-pool" shared provision, which is independent of each's spouse/partner's individual pool; claimant can't access the other spouse/partner's pool (better than 2-pool model)</li> <li>▪ 5% employee discount for sponsored groups (minimum one employee)</li> </ul>
<b>THRIVENT</b>	<ul style="list-style-type: none"> <li>▪ Formerly Lutheran Financial</li> <li>▪ Very competitive for young couples</li> <li>▪ Very rich benefits available</li> <li>▪ Underwriting less stringent for certain conditions</li> </ul>

### HYBRID LIFE-LTC (Generally, rates for hybrids are guaranteed, eliminating the risk of a rate hike)

<b>LINCOLN</b>	<ul style="list-style-type: none"> <li>▪ <i>MoneyGuard II</i> - 100% ROP year 6 - 80% ROP option for greater LTC &amp; death benefits</li> <li>▪ 1-Pay, 2-Pay, 3-Pay, etc., up to 10-Pay available, PU@65 now available for ages 40-54</li> <li>▪ No elimination period for any venue of care, i.e. pays day one whether HC or facility</li> </ul>
<b>MASSMUTUAL</b>	<ul style="list-style-type: none"> <li>▪ <i>Care Choice</i> - on a whole life chassis</li> </ul>

	<ul style="list-style-type: none"> <li>▪ Less leveraging initially, but potential power of dividends (not guaranteed)</li> </ul>
<b>NATIONWIDE</b>	<ul style="list-style-type: none"> <li>▪ <i>Care Matters II</i> – Pays cash indemnity (no bills to submit, family members not excluded)</li> <li>▪ 1-Pay, 5-Pay, and 10-Pay available</li> <li>▪ Pays a larger residual death benefit after LTC is fully utilized</li> </ul>
<b>ONE AMERICA</b>	<ul style="list-style-type: none"> <li>▪ <i>Asset Care I</i> on whole life, 2<sup>nd</sup> to die chassis; full UW, allowing up to Table 8</li> <li>▪ Single premium, 10-pay, 20-pay, or stretch for Life-Pay</li> <li>▪ Attractive for joint applicants who want an inexhaustible lifetime LTC benefit period</li> <li>▪ Leveraged for generous LTC payout since death payout delayed to the 2<sup>nd</sup> spouse</li> <li>▪ Has a provision to fund with Qualified Funds (401k, IRA, 403b, etc.) (Asset-Care IV)</li> <li>▪ Only Life/LTC hybrid with premium deductibility (COB rider under IRC 7702-B(b))</li> </ul>
<b>SECURIAN</b>	<ul style="list-style-type: none"> <li>▪ Cash Indemnity, competitive</li> </ul>