

Representative Carriers, Coverages and Services

MassMutual

- Table 4 to Standard Program
- No-Lapse Universal Life • Term
- Traditional Life

West Coast Life

- Universal Life • Term • Last-To-Die
- Aggressive Underwriting
- Long-Term Care

American General/Old Line Life

- Premium Financing • Term
- No-Lapse Universal Life
- Last-to-Die • Long-Term Care
- Annuities

General American Life

- No-Lapse Universal Life • BOLI
- COLI • Last-to-Die • Term
- Underwriting Programs

First Colony/G.E. Capital Assurance

- Impaired Risk • Long-Term Care
- No-Lapse Universal Life
- Last-To-Die • Annuities • Term
- Aggressive Underwriting

Pacific Life

- COLI • Universal Life • Term
- BOLI • Last-To-Die

Empire General

- No Lapse Universal Life
- Last-To-Die • Term
- Aggressive Underwriting
- Excess Interest Whole Life

Zurich Kemper Life

- Term • Annuities • Universal Life
- TeleLife

United of Omaha

- No-Lapse Universal Life • Term
- Last-to-Die • Long-Term Care
- Annuities

Prudential

- Whole Life (PAR) • Last-To-Die
- Term • No-Lapse Universal Life
- COLI • Aggressive Underwriting

State Life

- Table 8 to Standard Program • Term
- Universal Life • Rated Annuities
- Annuities

Lincoln Financial

- Table 4 to Standard Program
- No-Lapse Universal Life
- Last-to-Die • Traditional Life

Manulife

- Proprietary Sales Presentations
- Last-to-Die • Premium Financing
- Traditional Life • Last-to-Die Term
- No Lapse Universal Life • Term

Peoples Benefit Life

- Non-Medical Underwriting up to \$100,000 • 4-Day Issue

First Penn-Pacific

- Underwriting Upgrade Programs
- Universal Life • Long-Term Care
- Term

MONY

- Annuities • Last-to-Die

Fidelity and Guaranty

- Term • Annuities

