

INSURANCE COMPANIES WE CURRENTLY WORK WITH



***LL** INDICATES **LOW-LOAD** POLICIES AVAILABLE.

TERM LIFE INSURANCE

American General
Ameritas
AXA Equitable
Banner
Cincinnati Life
Columbus Life
John Hancock
Lincoln National
MassMutual
Minnesota Life
Nationwide
Pacific Life
Penn Mutual
Principal Financial
Protective Life
Prudential
Savings Bank Life Insurance (SBLI)
Transamerica
United Of Omaha

DISABILITY INSURANCE

Ameritas
Assurity Life
Berkshire (Guardian)
MassMutual
Principal Financial
Standard Life

CRITICAL CARE

American General
Assurity Life

UNIVERSAL LIFE INSURANCE NO LAPSE GUARANTEED (NLG), INDIVIDUAL (I), SURVIVORSHIP (S), VARIABLE (V)

- LL** Ameritas (V)
- LL** Columbus Life (NLG, I, S)
- Pacific Life (NLG, I, S, V)
- John Hancock (NLG, I, S)
- Lincoln National (NLG, I, S)
- MassMutual (NLG, I, S)
- Nationwide (NLG, I, S)
- Pacific Life (NLG, I, S)
- Penn Mutual (NLG, I, S)
- Principal Financial (NLG, I, S)
- Protective Life (NLG, I, S)
- Prudential (NLG, I, S)
- Transamerica (NLG, I, S)

LONG TERM CARE

Genworth
John Hancock
Mutual of Omaha
Transamerica

ANNUITIES

IMMEDIATE (I), FIXED (F),
VARIABLE (V)

- American General (F, I)
- American National (F, I)
- LL** Ameritas (V)
- Guardian (F, I)
- LL** Integrity (F, I)
- Lincoln National (F, I)
- MassMutual (F, I)
- Minnesota Life (F, I)
- LL** Monumental Life /AEGON Advisors (V)
- Pacific Life (F, I)
- Penn Mutual (F, I)
- Principal Financial (F, I)
- Protective Life (F, I)
- Standard Life (F, I)
- LL** Transamerica (NY) (V)

HYBRIDS

LIFE/LTCI (L), ANNUITY/LTCI (A)

- Columbus Life (L)
- John Hancock (L)
- Lincoln National (L, A)
- MassMutual (L)
- Minnesota Life (L)
- Nationwide (L)
- Pacific Life (L)
- Penn Mutual (L)
- Protective Life (L)
- Prudential (L)
- State Life (L, A)
- Transamerica (L)



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(we recommend low-load permanent life insurance and annuities when possible)

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