



Life Insurance

Carrier	Company Rating		Product Type
American General	AM Best	A	Level Term
*Top 5 Life Carrier*	S&P	A+	Return of Premium
Accelerated Underwriting	Moody's	A2	Universal Life
	Comdex	82	Survivorship Universal Life
			Indexed Universal Life
			Survivorship Index UL
Banner Life	AM Best	A+	Level Term
*Top 5 Life Carrier*	S&P	AA-	
Accelerated Underwriting	Moody's		
	Comdex	94	
Lafayette Life	AM Best	A+	Whole Life
	S&P	AA-	
	Moody's		
	Comdex	95	
Lincoln National Life	AM Best	A+	Level Term
Accelerated Underwriting	S&P	AA-	Index Universal Life
	Moody's	A1	Survivorship Universal Life
	Comdex	90	Variable Universal Life
			Universal Life
North American	AM Best	A+	Level Term
Accelerated Underwriting	S&P	A+	Universal Life
	Moody's		Index Universal Life
	Comdex	90	Survivorship Universal Life
Principal Life	AM Best	A+	Level Term
Accelerated Underwriting	S&P	A+	Universal Life
	Moody's	A1	Index Universal Life
	Comdex	90	Survivorship Universal Life
Prudential	AM Best	A+	Level Term
*Top 5 Life Carrier*	S&P	AA-	Return of Premium Term
	Moody's	A1	Universal Life
	Comdex	92	Survivorship Universal Life
Protective	AM Best	A+	Level Term
*Top 5 Life Carrier*	S&P	AA-	Universal Life
Accelerated Underwriting	Moody's	A2	Index Universal Life
	Comdex	87	

### Linked Benefits

Carrier	Company Rating		Product Type
Lincoln National Life	AM Best	A+	Linked Benefits
	S&P	AA-	
	Moody's	A1	
	Comdex	90	
Nationwide Life	AM Best	A+	Linked Benefits
	S&P	A+	
	Moody's	A1	
	Comdex	90+	
One America/State Life	AM Best	A+	Linked Benefits
	S&P	AA-	
	Moody's		
	Comdex	95	

### Medicare Supplement

Carrier	Company Rating		Product Type
Cigna (ARLIC/Loyal American)	AM Best	A	Medicare Supplement
	S&P	AA-	
	Moody's	A1	
	Comdex	87	

### Disability Income

Carrier	Company Rating		Product Type
Assurity	AM Best S&P Moody's Comdex	A-	Individual Disability Business Overhead Expense Impaired Risk
Illinois Mutual	AM Best S&P Moody's Comdex	A-	Individual Disability Business Overhead Expense
Mutual of Omaha	AM Best S&P Moody's Comdex	A+ AA- A1 92	Individual Disability Business Overhead Expense Short Term Accident Only
Principal	AM Best S&P Moody's Comdex	A+ A+ A1 90	Individual Disability Business Overhead Expense Business Buy-Out DI Retirement Plans Business Loan Protection Key Man
Standard	AM Best S&P Moody's Comdex	A A-  75	Individual Disability Business Overhead Expense Business Buy-Out



### Annuity

Carrier	Company Rating		Traditional	Indexed	SPIA
American National	AM Best	A	Citadel 5	ASIA Plus 7 Yr	x
	S&P	A	Citadel 7	ASIA Plus 10 Yr	
	Moody's				
	Comdex	78			
Oxford	AM Best	A-	Multi-Select		x
	S&P				
	Moody's				
	Comdex				
Standard Life	AM Best	A	Focus Growth 5	Index Growth 5	x
	S&P	A-	Focus Growth 6	Index Growth 7	
	Moody's		Focus Growth 7	Index Select	
	Comdex	75			