



Life Insurance

Carrier	Company Rating		Product Type
Banner	AM Best S&P Moody's Comdex	A+ AA- AA- 94	Level Term
Lafayette Life	AM Best S&P Moody's Comdex	A+ AA- AA- 96	Whole Life
Lincoln National	AM Best S&P Moody's Comdex	A A+ A1 82	Level Term Index Universal Life Variable Universal Life Universal Life
Nationwide	AM Best S&P Moody's Comdex	A+ A+ A1 90	Level Term Index Universal Life Universal Life
North American	AM Best S&P Moody's Comdex	A+ A+ A+ 89	Level Term Universal Life Index Universal Life
Principal Life	AM Best S&P Moody's Comdex	A+ A+ A1 91	Level Term Universal Life Index Universal Life
Protective	AM Best S&P Moody's Comdex	A+ AA- A1 93	Level Term Universal Life Index Universal Life
Prudential	AM Best S&P Moody's Comdex	A+ AA- AA- 94	Level Term Universal Life Index Universal Life
Security Mutual	AM Best S&P Moody's Comdex	A- 	Whole Life
United of Omaha	AM Best S&P Moody's Comdex	A+ A+ A1 90	Level Term Universal Life Index Universal Life

Linked Benefits

Carrier	Company Rating		Product Type
Lincoln National	AM Best	A	Linked Benefits
	S&P	A+	
	Moody's	A1	
	Comdex	82	
Nationwide	AM Best	A+	Linked Benefits
	S&P	A+	
	Moody's	A1	
	Comdex	90	
One America	AM Best	A+	Linked Benefits
	S&P	AA-	
	Moody's		
	Comdex	95	
Securian	AM Best	A+	Linked Benefits
	S&P	AA-	
	Moody's	Aa3	
	Comdex	96	

Annuity

Carrier	Company Rating		Product Type
American National	AM Best	A	FIA Traditional SPIA
	S&P		
	Moody's		
	Comdex		
Nationwide	AM Best	A+	FIA
	S&P	A+	
	Moody's	A1	
	Comdex	90	
Oxford	AM Best	A	Traditional SPIA
	S&P		
	Moody's		
	Comdex		
Standard Life	AM Best	A	FIA Traditional SPIA
	S&P		
	Moody's		
	Comdex		

Medicare Supplement

Carrier	Company Rating		Product Type
Cigna (ARLIC/Loyal Am.)	AM Best	A	Medicare Supplement
	S&P	A	
	Moody's	A2	
	Comdex	76	

Disability

Carrier	Company Rating		Product Type
Assurity	AM Best	A-	Individual Disability Business Overhead Expense Impaired Risk
	S&P		
	Moody's		
	Comdex		
Illinois Mutual	AM Best	A-	Individual Disability Business Overhead Expense
	S&P		
	Moody's		
	Comdex		
Mutual of Omaha	AM Best	A+	Individual Disability Business Overhead Expense Short Term Accident Only
	S&P	A+	
	Moody's	A1	
	Comdex	90	
Principal	AM Best	A+	Individual Disability Business Overhead Expense Business Buy-Out Business Loan Protection Key Man DI Retirement Plans
	S&P	A+	
	Moody's	A1	
	Comdex	91	
Standard	AM Best	A	Individual Disability Business Overhead Expense Business Buy-Out
	S&P	A+	
	Moody's	A1	
	Comdex	82	