

Product Grid for Financial Institutions

Company	AM Best Rating	S&P Rating	Life	Annuity	LTC	Hybrid LTC	Critical Illness	Disability
Allianz	A	AA	✓	✓				
American Equity	A-	BBB+		✓				
American General	A	A+	✓	✓			✓	
American National	A	A	✓	✓				
Americo	A	N/A	✓	✓				
Assurity	A-	N/A	✓				✓	✓
Athene	B++	A-		✓				
Atlantic Coast Life	B++	N/A		✓				
AXA Equitable Life	A+	A+	✓					
Baltimore Life	B++	N/A	✓	✓				
Banner	A+	AA-	✓					
EMC National	A-	N/A	✓	✓			✓	✓
EquiTrust	B++	BBB+	✓	✓				
Fidelity & Guaranty Life	B++	BBB-	✓	✓				
Foresters	A	N/A	✓				✓	
Forethought Financial	A-	A-		✓		✓		
Genworth Financial	A-	BBB-			✓			
Global Atlantic	A-	A-	✓	✓				
Guaranty Income Life	B++	N/A		✓	✓	✓		
Great American	A	A+		✓				
Guggenheim	B++	N/A		✓				
Illinois Mutual	B++	N/A	✓					✓
John Hancock	A+	AA-	✓			✓		
Lafayette Life	A+	AA	✓	✓				
Legacy	A-	A		✓				
Lincoln Financial Group	A+	AA-	✓	✓		✓		
Met Life	A+	AA-	✓					✓
Minnesota Life	A+	A+	✓					
Mutual of Omaha	A+	A+	✓	✓	✓		✓	✓
Mutual Trust	A-	A	✓					
National Life Group	A	A+	✓	✓				
Nationwide	A+	A+	✓			✓		
North American	A+	A+	✓	✓		✓		
One America	A+	AA-	✓	✓		✓		
Pekin Insurance	A-	N/A	✓	✓				
Principal Financial Group	A+	A+	✓	✓				✓
Protective	A+	AA-	✓	✓		✓		
Prudential	A+	AA-	✓			✓		
Reliance Standard Life	A+	A+		✓				
Royal Neighbors	A-	N/A		✓				
Savings Bank Life Ins. Co	A+	A-	✓					
Sentinel	B++	N/A		✓				
The Standard	A	AA-		✓				
Transamerica	A+	AA	✓			✓		
United Life	A-	N/A	✓	✓		✓		✓
VOYA	A	A	✓	✓				

Company	AM Best	S&P	Life	Annuity	LTC	ASSET-BASED LTC	Critical	Disability
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*for recommendations, please call our office at: 1-866-845-5292.