

**INSURANCE COMPANIES WE WORK WITH**

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**TERM LIFE INSURANCE**

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American General  
AXA Equitable  
Banner  
Columbus Life  
Genworth  
ING Reliastar  
John Hancock  
Lincoln Benefit Life  
Lincoln National Life  
MetLife  
Nationwide  
North American  
Penn Mutual  
Principal  
Protective Life  
Prudential  
SBLI  
Transamerica  
Union Central  
United of Omaha  
West Coast

**LOW-LOAD UNIVERSAL LIFE (Individual)**

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Columbus Life  
Pacific Life

**NO LAPSE GUARANTEED UNIVERSAL LIFE  
(Individual and Survivorship)**

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Aviva  
Columbus Life (Low-Load)  
Genworth  
ING Security Life  
John Hancock  
Lincoln Benefit  
Lincoln Financial  
Mass Mutual  
MetLife  
Nationwide  
Pacific Life  
Penn Mutual  
Principal  
Protective  
Prudential  
Transamerica

**LONG TERM CARE INSURANCE**

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Berkshire (Guardian)  
Genworth  
John Hancock

**LONG TERM CARE INSURANCE (cont'd.)**

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Mass Mutual  
MetLife  
Mutual of Omaha

**DISABILITY INSURANCE**

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Berkshire (Guardian)  
Mass Mutual  
MetLife  
Principal Financial  
Standard Life

**LOW-LOAD VARIABLE ANNUITY**

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Ameritas Life  
Monumental Life (AEGON Advisors)  
Transamerica (NY)

**IMMEDIATE AND FIXED ANNUITIES**

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American General  
American National  
ING  
Integrity  
John Hancock  
Mass Mutual  
Minnesota Life  
North American  
Penn Mutual  
Principal  
Protective  
Standard Life  
Transamerica

**LOW-LOAD VARIABLE UNIVERSAL LIFE**

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Ameritas Life  
Columbus Life  
ING Security Life  
Pacific Life

**HYBRID LIFE/LTCi**

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Columbus Life  
John Hancock  
Lincoln National  
Nationwide  
North American  
State Life

**HYBRID ANNUITY/LTCi**

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Genworth  
Mutual of Omaha  
State Life

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