



America's Foremost Insurance Brokerage Network

**Separate NY contracting paperwork must be completed for all TMA New York carriers except MetLife.**

TMA Life Products Overview – New York	
<u>Guaranteed Universal Life Products</u>	
<b>Companion Life (United of Omaha)</b>	<b>Guarantee UL Express:</b> \$25K to \$300K ages 18-50; \$25K to \$250K ages 51-65; standard includes up to table 4
<b>John Hancock</b>	<b>Premier Life:</b> \$50K minimum face
<b>Legal &amp; General America (William Penn)</b>	<b>Life Step UL:</b> \$50K minimum face
<b>Prudential</b>	<b>PruLife UL Protector:</b> \$50K minimum face <b>PruLife Founders Plus UL:</b> \$100K minimum face (depending on age/face may extend no-lapse guarantee)
<b>Securian Life (Minnesota Life)</b>	<b>Eclipse Protector Indexed Life:</b> \$100K minimum face

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

## Term Conversion Products

<b>Companion Life (United of Omaha)</b>	<b>Guarantee UL Express:</b> \$25K to \$300K ages 18-50; \$25K to \$250K ages 51-65; standard includes up to table 4 <b>AccumUL Plus:</b> \$25K minimum face <b>AccumUL Answers:</b> \$25K minimum face
<b>John Hancock</b>	<b>All permanent products</b>
<b>Legal &amp; General America (William Penn)</b>	<b>Life Step UL:</b> \$50K minimum face
<b>Lincoln National</b>	<b>All permanent products</b>
<b>MetLife</b>	<b>All permanent products</b>
<b>Protective Life</b>	Call Carrier Sales Desk to verify product(s) available for conversion – 877-778-3500 opt. 2
<b>Prudential</b>	<b>All permanent products</b>
<b>Securian Life (Minnesota Life)</b>	<b>All permanent products</b>
<b>Transamerica</b>	<b>Fully underwritten policies may convert to TransACE CV NY; non-med policies may convert to Guaranteed Whole Life (GWL) at any time within the contractual conversion period.</b> <b>Special options if conversion occurs within the first 5 policy years – Click to view <a href="#">Term Conversion Guide to Doing Business</a> for complete program details.</b>
<b>US Life (American General)</b>	<b><u>Prior to the 5<sup>th</sup> policy anniversary, can convert to one of the following:</u></b> <b>Elite UL:</b> \$100K minimum face <b>Elite Index II:</b> \$50K minimum face <b>Elite Global Plus II:</b> \$100K minimum face <b>American Elite Whole Life:</b> \$5K minimum face (for conversion only) <b>AG Extend IUL:</b> \$50K minimum face (Monthly Guaranteed Premium Rider (MGP) is not available) <b>Value+ IUL:</b> \$100K minimum face <b>Note - After the 5<sup>th</sup> policy anniversary can <u>only</u> convert to AG Extend IUL or American Elite Whole Life products.</b>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

## Cash Accumulation Products

<b>Companion Life (United of Omaha)</b>	<b>AccumUL Answers:</b> \$25K minimum face <b>AccumUL Plus:</b> \$25K minimum face
<b>John Hancock</b>	<b>Accumulation UL:</b> \$50K minimum face <b>Accumulation IUL:</b> \$50K minimum face <b>Protection UL:</b> \$50K minimum face <b>Protection IUL:</b> \$50K minimum face
<b>Lincoln National</b>	<b>LifeCurrent UL:</b> \$100K minimum face <b>LifeReserve UL:</b> \$25K minimum face <b>LifeReserve IUL Accumulator (2014):</b> \$100K minimum face <b>WealthAdvantage Indexed UL:</b> \$100K minimum face
<b>MetLife</b>	<b>Secure Flex UL:</b> \$50K minimum face Standard; \$100K Preferred; \$250K Elite <b>Premier Accumulator UL:</b> \$50K minimum face Standard; \$100K Preferred; \$250K Elite
<b>Protective Life</b>	<b>ProClassic NY UL:</b> \$25K minimum face
<b>Prudential</b>	<b>PruLife UL Plus:</b> \$25K minimum face <b>Index Advantage UL:</b> \$100K minimum face <b>PruLife Founders Plus UL:</b> \$100K minimum face (depending on age/face may extend no-lapse guarantee)
<b>Securian Life (Minnesota Life)</b>	<b>Eclipse Indexed Life:</b> \$100K minimum face <b>Accumulator UL:</b> \$25K minimum face – standard; \$100K preferred or better classes
<b>Transamerica</b>	<b>Freedom Global Index UL II:</b> \$25K minimum face <b>Freedom Index Universal Life II:</b> \$25K minimum face
<b>US Life (American General)</b>	<b>Elite Global Plus II:</b> \$100K minimum face <b>Elite Index II:</b> \$50K minimum face <b>Elite UL:</b> \$100K minimum face (Lifetime Death Benefit Guarantee rider is not available) <b>Value+ IUL:</b> \$100K minimum face (Lapse Protection terminates at later of the end of 5 <sup>th</sup> year or attained age 85)

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

## Survivor Universal Life Products

(All carriers accept 1 uninsurable)

<b>John Hancock</b>	<b>Protection SUL:</b> \$250K minimum face <b>Protection SIUL:</b> \$250K minimum face
<b>Lincoln National</b>	<b>WealthPreserve Survivorship IUL:</b> \$100K minimum face
<b>MetLife</b>	<b>Legacy Advantage SUL:</b> \$250K minimum face (Coverage Continuation Rider no longer available)
<b>Prudential</b>	<b>PruLife SUL Protector:</b> \$250K minimum face
<b>Securian Life (Minnesota Life)</b>	<b>Legacy Protector SUL:</b> \$200K minimum face <b>Eclipse Index Survivor:</b> \$200K minimum face <b>Eclipse Index Survivor Pro:</b> \$200K minimum face
<b>US Life (American General)</b>	<b>Elite Survivor Index II:</b> \$250K minimum face

## Whole Life Products

<b>Companion Life (United of Omaha)</b> <small>*Additional contracting paperwork is required. Must process business via TMA's BSC. \$25 processing fee per application.</small>	<b>Children's Whole Life:</b> \$5K to \$30K maximum face; ages 14 days to 17 years <b>Living Promise WL*:</b> <b>Level Benefit Plan</b> – \$2K to \$40K max face; ages 45-85 <b>Graded Benefit Plan</b> - \$2K to \$20K; ages 50-75
<b>MetLife</b>	<b>Promise WL:</b> \$10K – Standard; \$100K – Preferred; \$250K – Elite minimums; participating <b>Promise WL 120:</b> \$100K minimum face; \$250K minimum face Elite; participating <b>Promise WL Select 10, 20 &amp; 65:</b> \$100K minimum face; \$250K minimum face Elite; participating
<b>Protective Life</b>	<b>Non Par WL:</b> \$15K minimum face (Illustrations must be ran by Home Office)
<b>Transamerica</b>	<b>Final Expense:</b> \$2K minimum face; \$50K maximum face; non participating <b>Final Expense Immediate Solutions:</b> \$1K minimum face to \$50K maximum face – see product guide for details <b>Final Expense 10 Pay Solution:</b> \$1K minimum face to \$50K maximum face – see product guide for details <b>Final Expense Easy Solutions:</b> \$1K minimum face to \$25K maximum face <b>Guaranteed WL:</b> \$50K minimum face; \$3M maximum face; non participating

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

## Term Life Products

<p><b>Companion Life (United of Omaha)</b></p>	<p><b>Term Life Express (10, 15, 20, 30):</b> 18-50 \$25K to \$300K simplified underwriting 51-65 \$25K to \$250K simplified underwriting <b>Term Life Answers (10, 15, 20, 30):</b> \$100K minimum face</p>
<p><b>John Hancock</b></p>	<p><b>John Hancock Term (10, 15, 20):</b> \$250K minimum face</p>
<p><b>Legal &amp; General America (William Penn)</b></p>	<p><b>OPTerm 10, 15, 20, 30:</b> \$100K minimum face</p>
<p><b>Lincoln National</b></p>	<p><b>LifeElements Level Term (10, 15, 20, 30):</b> \$250K minimum face <b>LifeElements One-Year Term:</b> \$1000 minimum face</p>
<p><b>MetLife</b></p>	<p><b>Guaranteed Level Term (10, 15, 20):</b> \$100K minimum face <b>One Year Term:</b> \$100K minimum face</p>
<p><b>Prudential</b></p>	<p><b>Term Essential (10, 15, 20, 30):</b> \$100K minimum face <b>Term Elite (10, 15, 20, 30):</b> \$100K minimum face <b>ROP Term (15, 20, 30):</b> \$100K minimum face; guaranteed to age 95 <b>PruTerm One:</b> \$50K minimum face</p>
<p><b>Securian Life (Minnesota Life)</b></p>	<p><b>Advantage Elite Select Term (5, 10, 15, 20, 30):</b> \$100K minimum face</p>
<p><b>Symetra</b></p>	<p><b>10, 15, 20, 30:</b> \$500K minimum super preferred; \$250K preferred; \$100K minimum face other classes</p>
<p><b>Transamerica</b></p>	<p><b>Trendsetter Super YRT:</b> \$100K minimum face <b>Trendsetter Super 10, 15, 20, 25, 30:</b> \$25K minimum face Std; \$100K minimum face Std Plus or better</p>
<p><b>US Life (American General)</b></p>	<p><b>Select-A-Term (10, 15-30):</b> \$100K minimum face</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

## Specialty Products – Simplified Issue

<p><b>Companion Life (United of Omaha)</b></p> <p><i>*Additional contracting paperwork is required. Must process business via TMA's BSC. \$25 processing fee per application.</i></p>	<p><b>Term Life Express (10, 15, 20, 30):</b> 18-50 \$25K to \$300K face; standard includes up to table 4 51-65 \$25K to \$250K face; standard includes up to table 4</p> <p><b>GUL Express:</b> \$25K to \$300K ages 18-50; \$25K to \$250K ages 51-65; standard includes up to table 4</p> <p><b>Living Promise WL*:</b> <b>Level Benefit Plan</b> – \$2K to \$40K max face; ages 45-85 <b>Graded Benefit Plan</b> - \$2K to \$20K; ages 50-75</p>
<p><b>Transamerica</b></p>	<p><b>Final Expense Whole Life:</b> \$50K maximum; Standard includes up to table H</p> <p><b>Final Expense (Immediate Solutions, 10 Pay Solution &amp; Easy Solutions):</b> Answers received on the application will determine which product and Risk Class will be available.</p>

## Specialty Products – Long Term Care

<p><b>John Hancock</b></p>	<p>Issue ages: 18-75 (see individual product guides); additional contracting paperwork is necessary</p>
<p><b>Mutual of Omaha</b></p>	<p>Issue ages: 30-79; additional contracting paperwork is necessary</p>
<p><b>Transamerica</b></p>	<p>Issue ages: 18-79; additional contracting paperwork is necessary</p>

## Specialty Products – Linked Benefits

<p><b>Companion Life (United of Omaha)</b></p>	<p>Accelerated Death Benefit for Terminal &amp; Chronic Illness Rider available (at no additional cost) on most single life permanent policies</p>
<p><b>John Hancock</b></p>	<p>Available on all single life John Hancock permanent life policies. Issue ages 20-75.</p>
<p><b>Lincoln National</b></p>	<p>MoneyGuard Reserve (single premium or flexible premiums for 3,5,7 or 10 years) for ages 30-80</p>
<p><b>MetLife</b></p>	<p>Enhanced Care Benefit available on Promise WL Portfolio – ages 18-70 minimum face \$100K</p>
<p><b>Prudential</b></p>	<p>Living Needs Benefit rider (Terminal Illness only) available on most single life permanent &amp; level term policies BenefitAccess rider available on the UL Protector, Index Advantage UL &amp; Founders Plus UL for ages 20-80</p>
<p><b>Transamerica</b></p>	<p>Final Expense (Immediate Solution &amp; 10 Pay Solution)-Accelerated Death Benefit with Nursing Home Option</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

## Specialty Products – Health & Disability

<b>Companion Life (United of Omaha)</b>	<b>Guaranteed Advantage Accidental Death:</b> Ages 18 to 70 for coverage limits between \$50K to \$500K <b>Disability &amp; Med Sup: UOO Sales Support: 800-693-6083</b>
<b>ERA</b>	<b>Offers coverage for exceptional risks &amp; benefit amounts in excess of those available from traditional disability &amp; life insurance companies.</b>
<b>MetLife</b>	<b>Disability: 800-929-1492</b>
<b>US Life (American General)</b>	<b>Accident Insurance:</b> Accident Expense Plus

## Advanced Markets – Group Life NY Carrier Contacts

<b>Companion Life (United of Omaha)</b>	New York Group Office - 212-785-0329
<b>John Hancock</b>	COLI/BOLI: 800-521-1234
<b>Legal &amp; General America (William Penn)</b>	Group not available
<b>Lincoln National</b>	GI/SI available for 10 or more lives; Jeff Mahanes 336-691-3817
<b>MetLife</b>	Group Life Sales Desk: 800-638-5433
<b>Protective Life</b>	Group not available
<b>Prudential</b>	Group not available
<b>Transamerica</b>	Group not available – Advanced Marketing: 877-238-6758
<b>US Life (AIG)</b>	Advanced Markets Team – 855-323-6923 Premium Finance: Marie Large, Mgr, Premium Finance & Lender Relations – 713-831-4608

**Marketing materials are available at [www.themarketingalliance.com](http://www.themarketingalliance.com)**

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or TMA's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.