



America's Foremost Insurance Brokerage Network

## TMA Life Products Overview

### Guaranteed Universal Life Products

<b>Accordia Life</b>	<b>Lifetime Foundation IUL:</b> \$100K minimum face
<b>AIG</b>	<b>Secure Lifetime GUL 3:</b> \$100K minimum face; standard class includes up to table 2 <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)
<b>John Hancock</b>	<b>Premier Life:</b> \$50K minimum face; maximum guarantee to age 100 <b>Protection UL:</b> \$50K minimum face; limited guarantee <b>Protection IUL:</b> \$50K minimum face; limited guarantee <b>UL-G:</b> \$100K minimum face
<b>Legal &amp; General America (Banner Life)</b>	<b>Life Step UL:</b> \$50K minimum face
<b>Lincoln National</b>	<b>LifeGuarantee UL:</b> \$100K minimum face
<b>MetLife</b>	<b>Provider UL:</b> \$50K minimum face Standard; \$100K Preferred; \$250K Elite (maximum guarantee to age 95)
<b>Minnesota Life</b>	<b>Eclipse Protector Indexed Life:</b> \$100K minimum face; Performance Death Benefit Guarantee rider available
<b>North American</b>	<b>Custom Guarantee:</b> \$50K minimum face for ages 0-59; \$25K minimum face for ages 60-85 <b>Guarantee Builder IUL:</b> \$25K minimum face
<b>Protective Life</b>	<b>Advantage Choice UL:</b> \$50K minimum face-Standard; \$100k preferred or better classes <b>Indexed Choice UL:</b> \$100K minimum face
<b>Prudential</b>	<b>PruLife UL Protector:</b> \$50K minimum face – Standard, \$100k preferred or better classes <b>PruLife Founders Plus UL:</b> \$100K minimum face (depending on age/face may extend no-lapse guarantee)
<b>Symetra</b>	<b>Symetra Universal Life:</b> \$50K minimum face <b>Symetra UL-G:</b> \$50K minimum face-Standard; \$100K Preferred or better classes
<b>United of Omaha</b>	<b>Guaranteed UL:</b> \$100K minimum face; \$50K minimum face for ages 66-85 <b>Guaranteed UL Plus:</b> \$100K minimum face; \$50K minimum face for ages 66-85 <b>Guaranteed UL Express:</b> \$25K to \$300K ages 18-50; \$25K to \$250K ages 51-65; standard includes up to table 4

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## Cash Accumulation Products

<b>Accordia Life</b>	<b>Lifetime Builder IUL:</b> Ages 0-17: \$25K minimum face; Ages 18-85 : \$50K minimum face <b>Lifetime Foundation IUL:</b> \$100K minimum face <b>Provider IUL:</b> \$100K minimum face <b>Assure UL:</b> Ages 0-17: \$25K minimum face; Ages 18-85: \$50K minimum face
<b>AIG</b>	<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) <b>Elite UL:</b> \$100K minimum face <b>Elite Index II:</b> \$50K 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>LifeReserve IUL Protector:</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>Minnesota Life</b>	<b>Eclipse Indexed Life:</b> \$100K minimum face <b>Omega Builder IUL:</b> \$100K minimum face <b>Accumulator UL:</b> \$25K minimum face- standard; \$100K preferred or better classes
<b>North American</b>	<b>Guarantee Builder IUL:</b> \$25K minimum face <b>Rapid Builder IUL:</b> \$100K minimum face; standard includes up to table 3 with waiver of surrender charge rider <b>Builder IUL:</b> \$25K minimum face (Note – IUL Certification is required)
<b>Protective Life</b>	<b>Advantage Choice UL:</b> \$50K minimum face – standard; \$100K preferred or better classes <b>Indexed Choice UL:</b> \$100K minimum face <b>ProClassic UL:</b> \$25K minimum face – Standard; \$100K preferred or better classes
<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 to age 100)
<b>Symetra</b>	<b>CAUL:</b> \$50K minimum face – Standard; \$100K Preferred or better classes
<b>Transamerica</b>	<b>TransNavigator IUL:</b> \$25K minimum face
<b>United of Omaha</b>	<b>AccumUL Plus:</b> \$25K minimum face <b>AccumUL Answers:</b> \$25K minimum face <b>Guaranteed UL Plus:</b> \$100K minimum face; \$50K minimum face for ages 66-85 <b>Income Advantage IUL:</b> \$100K minimum face

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## Term Conversion Products

<b>Accordia Life</b>	All permanent products
<b>AIG</b>	<p><b>Prior to the 5th policy anniversary, can convert to one of the following:</b>  <b>Secure Lifetime GUL II:</b> \$100K minimum face; standard class includes up to table 2; to age 70  <b>Value+ IUL:</b> \$100 minimum face  <b>Elite UL:</b> \$100K minimum face  <b>Elite Global Plus II:</b> \$100K minimum face  <b>Elite Index II:</b> \$50K minimum face  <b>American Elite Whole Life:</b> \$5K minimum face (for conversion only)  <b>AG Extend IUL:</b> \$50K minimum face  <b>Note - after the 5th policy anniversary can only convert to AG Extend IUL or American Elite Whole Life products.</b></p>
<b>John Hancock</b>	All permanent products sold in state of issue
<b>Legal &amp; General America (Banner Life)</b>	<b>Life Step UL:</b> \$50K minimum face
<b>Lincoln National</b>	All permanent products
<b>MetLife</b>	All permanent products
<b>Minnesota Life</b>	All permanent products
<b>North American</b>	All permanent products
<b>Protective Life</b>	Click <a href="#">here</a> to view products available for conversion
<b>Prudential</b>	All permanent products
<b>SBLI</b>	All permanent products (Home Office must run UL conversion illustrations.)
<b>Symetra</b>	All permanent products
<b>Transamerica</b>	<p>Eligible term policies in their first 5 policy years may convert to additional product options.  The conversion option for fully-underwritten term policies older than 5 years is TransACE CV.  The conversion option for non-med policies older than 5 years is Guaranteed Whole Life (GWL).  Click to view <a href="#">Term Conversion Guide to Doing Business</a> for complete program details.</p>
<b>United of Omaha</b>	All permanent products

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## Term Life Products

<b>Accordia Life</b>	<b>Term (10):</b> \$100K minimum face <b>Term (20,30):</b> \$50K minimum face <b>Annual Renewable Term:</b> \$500K minimum face
<b>AIG</b>	<b>Select-A-Term (10, 15-30):</b> \$100K minimum face <b>ROP Select-A-Term (20-35):</b> \$100K minimum face <b>AG Ultra One:</b> \$100K minimum face
<b>Fidelity</b>	<b>Rapid Decision Express (10,15,20,30):</b> \$25K minimum face to \$250K max <b>Rapid Decision Senior Life Term (10,20,30):</b> \$10K minimum face to \$150K max <b>Note:</b> Ages & amounts vary for term periods for these products – see product guides
<b>John Hancock</b>	<b>John Hancock Term (10, 15, 20):</b> \$250K minimum face <b>Survivorship Term:</b> \$250K minimum face
<b>Legal &amp; General America (Banner Life)</b>	<b>OPTerm (10,15,20,30):</b> \$100K minimum face
<b>Lincoln National</b>	<b>LifeElements Level Term (10,15,20,30):</b> \$250K minimum face <b>LifeElements One-Year Term:</b> \$1000 minimum face
<b>MetLife</b>	<b>Guaranteed Level Term (10,15,20,30):</b> \$250K elite class; \$100K minimum face other classes <b>One Year Term:</b> \$100K minimum face
<b>Minnesota Life</b>	<b>Advantage Elite Select (5,10,15,20,30):</b> \$100K minimum face <b>Convertible Annual Renewable Term (CART) &amp; CART - Second Death (SD):</b> \$100K minimum face (uninsurable not allowed on SD)
<b>North American</b>	<b>ADDvantage Term (10,15,20,30):</b> \$100K minimum face
<b>Protective Life</b>	<b>Survivorship Term (10,20,30):</b> \$250K minimum face; accepts 1 uninsurable <b>One Year Term:</b> \$100K minimum face
<b>Prudential</b>	<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>Work-Life 65:</b> (term to age 65) \$100K minimum face; guaranteed to age 65 <b>PruTerm One:</b> \$50K minimum face
<b>SBLI</b>	<b>Level Premium Term (10,15,20,25 &amp; 30):</b> \$100K minimum face <b>Yearly Renewable Term:</b> \$25K minimum face
<b>Symetra</b>	<b>10, 15, 20 &amp; 30:</b> \$500K minimum super preferred; \$250K preferred; \$100K minimum face other classes
<b>Transamerica</b>	<b>Trendsetter Super YRT:</b> \$100K minimum face <b>Trendsetter Super Term (10,15,20,25,30):</b> \$25K minimum face std; \$100K minimum face Std Plus or better <b>Trendsetter LB (10,15,20,25,30):</b> \$25K minimum face; \$999,999 maximum face
<b>United of Omaha</b>	<b>Term Life Express (10,15,20,30):</b> 18-50 \$25K - \$300,000, 51-65 \$25K - \$250,000 <b>Term Life Answers (10,15,20,30):</b> \$100K minimum face

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# Survivor Universal Life Products

All carriers accept 1 uninsurable

<b>Accordia Life</b>	<b>Survivorship Builder:</b> \$250K minimum face
<b>AIG</b>	<b>AG Secure Survivor GUL II:</b> \$100K minimum face <b>Elite Survivor Index II:</b> \$250K minimum face
<b>John Hancock</b>	<b>Protection SUL:</b> \$250K minimum face <b>Protection SIUL:</b> \$250K minimum face <b>SUL-G:</b> \$250K minimum face
<b>Lincoln National</b>	<b>LifeGuarantee SUL:</b> \$100K minimum face <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>Minnesota Life</b>	<b>Eclipse Survivor Indexed UL:</b> \$200K minimum face <b>Eclipse Survivor Pro Indexed Life:</b> \$200K minimum face
<b>North American</b>	<b>Survivorship GIUL:</b> \$200K minimum face (Premium Guarantee Rider no longer available)
<b>Protective Life</b>	<b>Survivor UL (1/13):</b> \$250K minimum face
<b>Prudential</b>	<b>PruLife SUL Protector:</b> \$250K minimum face <b>PruLife Survivorship Index UL:</b> \$200K minimum face, except for the following circumstances, where the minimum face is \$250K: - The older insured is 81 years of age or older - The Enhanced Cash Value (ECV) Rider is elected
<b>Symetra</b>	<b>SUL-G 1.0:</b> \$100K minimum face
<b>United of Omaha</b>	<b>Guaranteed Universal Life Survivor:</b> \$250K minimum face

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## Whole Life Products

<b>Fidelity</b>	<b>Rapid Decision Senior Life Whole Life:</b> Ages 50-55 \$10K to \$150K max face; Ages 56-65 \$10K to \$100K max face; Ages 66-75 \$10K to \$50K max face; Ages 76-85 \$10k to \$25K max face
<b>MetLife</b>	<b>Promise Whole Life:</b> \$10K - Standard; \$100K - Preferred; \$250K – Elite (\$5K for ages 60+); participating <b>Promise Whole Life 120:</b> \$100K minimum face; \$250K minimum Elite; participating <b>Promise Whole Life Select 10, 20 &amp; 65:</b> \$100K minimum face; \$250K minimum face Elite; participating
<b>Minnesota Life</b>	<b>Secure Protector Whole Life:</b> Ages 0-15 \$10K min face; Ages 16-55 \$25K min face; Ages 56-69 \$50K min face; Ages 70+ \$100K min face; participating <b>Secure Accumulator Whole Life:</b> Ages 0-15 \$10K min face; Ages 16-55 \$25K min face; Ages 56-69 \$50K min face; Ages 70+ \$100K min face; participating
<b>OneAmerica</b>	<b>Asset Care I:</b> \$10K min face. Single policy ages 35 – 80 or Joint policy ages 35-80 (must have joint equal age of 40-80) <b>Asset Care II:</b> \$20K min face. Single policy ages 59 ½ - 80 or Joint policy ages 59 ½ - 80 (Spouse must be 40-80. Joint equal age cannot exceed 80) <b>Asset Care III:</b> \$20K min face. Single policy ages 59 ½ - 80 or Joint policy ages 59 ½ - 80 (Spouse must be 40-80. Joint equal age cannot exceed 80) <b>Asset Care IV:</b> \$100K min face for ages 20-50. \$50K min face for ages 51+
<b>SBLI</b>	<b>Continuous Pay, 10 Pay, 15 Pay, 20 Pay, Paid up at 65, &amp; Single Premium Life:</b> Ages 0-80 \$25K min face Standard; \$100K min face for Preferred or better rates class; participating
<b>Transamerica</b>	<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>Final Expense:</b> \$2K minimum face; \$50K maximum face; non participating <b>Guaranteed WL:</b> \$50K minimum face; \$3M maximum face; non participating
<b>United of Omaha</b> *Additional contracting paperwork is required. Must process business via TMA's BSC. \$25 processing fee per application.	<b>Children's Whole Life:</b> \$5K to \$30K maximum face; ages 14 days to 17 years <b>Living Promise Whole Life*:</b> Level Benefit Plan - \$2K to \$40K maximum face; ages 45 to 85 Graded Benefit Plan - \$2K to \$20K maximum face; ages 45 to 80

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## Specialty Products – Whole Life Single Premium

**SBLI**

**Single Premium Life:** \$10K – Standard to age 55; \$15K – Standard 55 and over; \$100K – all classes

## Specialty Products – Simplified Issue

**Fidelity Life**

**Accidental Death Benefit, Rapid Decision Express, Rapid Decision Senior Life Term & Whole Life** – see Product Guides for ages and amounts

**Minnesota Life**

**Express Issue** – Term: Ages 16-55; \$249,999 max, Standard Non-Tobacco & Standard Tobacco classes  
 Secure Protector WL: Ages 0-55; \$249,999 max, Standard Non-Tobacco & Standard Tobacco classes\*  
 Secure Accumulator WL: Ages 0-55: \$99,999 max, Standard Non Tobacco & Standard Tobacco Classes\*  
 (\*Underwriting Class for Juvenile Express Issue must be Preferred Non-Tobacco)

**Transamerica**

**Final Expense (Immediate Solutions, 10 Pay Solution & Easy Solutions):** Answers received on the application will determine which product and Risk Class will be available.  
**Final Expense Whole Life:** \$50K max; Standard includes up to table H  
**Trendsetter Express & LB (10,15,20,25,30):** \$249,999 max; to age 60, Standard Express Smoker & NS  
**Trendsetter Super (10,15,20,25,30):** 18-60=\$99,999 max 60-70=\$50K max; Standard Express Smoker & NS

**United of Omaha**

**\*Additional contracting paperwork is required. Must process business via TMA's BSC. \$25 processing fee per application.**

**GUL Express:** \$25K to \$300K ages 18-50; \$25K to \$250K ages 51-65; standard includes up to table 4  
**Term Life Express:** 18-50 \$25K - \$300,000; standard includes up to table 4  
 51-65 \$25K - \$250,000; standard includes up to table 4  
**Living Promise Whole Life\*:** Level Benefit Plan - \$2K to \$40K max face; ages 45 to 85  
 Graded Benefit Plan - \$2K to \$20K max face; ages 45 to 80

## Specialty Products – Health, Disability & Accidental Death

**AIG**

**Accident Insurance:** Accident Expense Plus, Emergency Care Plus, Sure Income Plus, Critical Care Plus, Accident Choice Plus

**ERA**

**Offers coverage for exceptional risks & benefit amounts in excess of those available from traditional disability & life insurance companies.**

**Fidelity Life**

**Accidental Death Benefit:** Ages 20 to 59 for coverage limits between \$50K to \$250K

**MetLife**

**Disability: 800-929-1492**

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<b>United of Omaha</b>	<b>Guaranteed Advantage Accidental Death:</b> Ages 18 to 70 for coverage limits between \$50K to \$500K <b>New Beginnings – Cancer, Heart Attack &amp; Stroke:</b> Ages 18 to 99 for benefit amounts of \$10K to \$50K <b>Disability &amp; Med Sup: UOO Sales Support: 800-693-6083</b>
<b><u>Specialty Products – Linked Benefits</u></b>	
<b>Accordia Life</b>	<b>Accelerated Access Rider:</b> Available on all permanent products for ages 18-75
<b>AIG</b>	<b>Accelerated AccessSolution:</b> available on AG Secure Lifetime GUL II, Elite Index II & Value+ IUL for ages 18-80
<b>John Hancock</b>	<b>Long Term Care Rider:</b> Available on all single life John Hancock permanent life policies. Issue ages 20-75.
<b>Lincoln National</b>	<b>MoneyGuard II</b> (Flexible premiums years 1-10) for ages 40-79 <b>MoneyGuard Reserve Plus</b> (single premium or flexible premiums for 3,5,7 or 10 years) for ages 35-80 <b>LifeEnhance Accelerated Benefits Rider:</b> available on LifeGuarantee IUL, Life Reserve IUL Accumulator, WealthAdvantage IUL & WealthPreserve Survivorship IUL - ages 20-80
<b>MetLife</b>	<b>Enhanced Care Benefit:</b> available on Promise WL Portfolio – ages 18-70 minimum face \$100K <b>LTC Acceleration of Death Benefit Rider:</b> available on all WL products (except WL select 65) – ages 18-70 minimum face \$100K
<b>Minnesota Life</b>	<b>Long Term Care Agreement:</b> available on Eclipse Indexed & Eclipse Protector Indexed Life - Ages 20-80
<b>North American</b>	<b>Accelerated Death Benefit Endorsement for Critical, Chronic &amp; Terminal Illness:</b> available on Custom Guarantee, Builder IUL & Guarantee Builder IUL. (Chronic illness up to age 80; Critical Illness up to age 75) <b>Chronic Illness Accelerated Benefit rider:</b> available on Rapid Builder IUL & Custom Growth CV; up to age 75
<b>Protective Life</b>	<b>Chronic illness rider:</b> available on ProClassic UL - for ages 20-80 <b>Extend Care Rider:</b> available on Custom Choice UL & Advantage Choice UL - for ages 20-80 <b>Extend Care Rider:</b> available on Indexed Choice UL – for ages 20-75
<b>Prudential</b>	<b>Living Needs Benefit rider:</b> available (at no additional cost) on most single life permanent & level term policies <b>BenefitAccess Rider:</b> available on PruLife UL Protector, Founders Plus UL & Index Advantage UL for ages 20-80 \$100K minimum face required
<b>Symetra</b>	<b>Accelerated Death Benefit Rider for Limited Activities of Daily Living &amp; Cognitive Impairment:</b> available on Classic UL for ages 20 to 85 <b>Chronic Illness Plus Rider:</b> available on UL-G and CAUL – Issue Ages 20-80
<b>Transamerica</b>	<b>Long Term Care Rider:</b> available on TransNavigator IUL product for ages 18-75 <b>Trendsetter LB Term 10,15,20,25 &amp; 30 product:</b> available for ages 18-80 <b>Final Expense (Immediate Solutions &amp; 10 Pay Solution) –</b> Accelerated Death Benefit with Nursing Home Option

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<p><b>United of Omaha</b>  *Additional contracting paperwork is required. Must process business via TMA's BSC. \$25 processing fee per application.</p>	<p><b>Accelerated Death Benefit for Terminal &amp; Chronic Illness Rider:</b> available (at no additional cost) on most single life permanent policies  <b>Living Promise Whole Life*:</b> Level Benefit Plan - \$2K to \$40K maximum face; ages 45 to 85</p>
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**Specialty Products – Long Term Care**

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

**Advanced Markets – Group Life Carrier Contacts**

<p><b>Accordia Life</b></p>	<p>Advanced Markets Team: 855-887-4487 opt 2 <a href="mailto:advancedmarkets@gafg.com">advancedmarkets@gafg.com</a> (No Term)</p>
<p><b>AIG</b></p>	<p>GI/SI Underwriting Program for Executives: Lee Russell, Director, Advanced Markets 713-831-1946 - Available on Elite Global Plus II product.  Advanced Markets Team: 855-323-6923</p>
<p><b>John Hancock</b></p>	<p>COLI/BOLI: 800-521-1234</p>
<p><b>Legal &amp; General America (Banner Life)</b></p>	<p>A-List Term, a group term carve-out plan offered through Dye &amp; Eskin. Rick Eskin: 703-556-0744</p>
<p><b>Lincoln National</b></p>	<p>GI/SI available for 10 or more lives; Jeff Mahanes 336-691-3817</p>
<p><b>MetLife</b></p>	<p>Group Sales Desk: 800-638-5433  Group term life 2-499 employees; whole life product available for guarantee issue</p>
<p><b>Minnesota Life</b></p>	<p>Group not available</p>
<p><b>North American</b></p>	<p>Group not available</p>
<p><b>Protective Life</b></p>	<p>Group not available - Advanced Marketing: Dick Kait 513-362-1537 or Vic Gentner 513-362-4840</p>
<p><b>Prudential</b></p>	<p>Group not available</p>
<p><b>SBLI</b></p>	<p>Group not available</p>

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<b>Symetra</b>	Group not available
<b>Transamerica</b>	Group not available - Advanced Marketing: 877-238-6758
<b>United of Omaha</b>	Group Sales Office: 314-993-7020
<b><u>Premium Financing Carrier Contacts</u></b>	
<b>Accordia Life</b>	Advanced Markets Team: 855-887-4487 Opt 2
<b>AIG</b>	Lee Russell, Manager, Advanced Markets: 713-831-1946 <a href="mailto:lee.russell@aglife.com">lee.russell@aglife.com</a>
<b>John Hancock</b>	Advanced Markets: 888-266-7498 Opt 3
<b>Lincoln National</b>	Advanced Sales Support: 877-536-4111
<b>MetLife</b>	Chris Bilodeau: 980-949-5787 Advanced Sales: 800-586-3370
<b>Minnesota Life</b>	Bill Stark 651-665-1500 or Channing Schmidt 651-665-4335
<b>Protective Life</b>	Advanced Sales Team: Victor Gentner 513-362-4840
<b>Transamerica</b>	Sales & Marketing: 866-545-9058

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

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