



America's Foremost Insurance Brokerage Network

# TMA Core Carrier Competitive Advantages

	Products	Underwriting	Niches & Riders	Marketing & Programs
<b>Accordia Life</b>	<ul style="list-style-type: none"> <li>UL</li> <li>Index UL</li> <li>Index SUL</li> <li>- First to Die Rider</li> <li>Term 10,20,30 yrs &amp; ART</li> </ul>	<ul style="list-style-type: none"> <li>Direct access to underwriters</li> <li><b>Life Credits</b>: potentially upgrade a proposed insured rated up to Table 8</li> <li>Quick Quote/Informal service available</li> </ul>	<ul style="list-style-type: none"> <li><b>First to die rider</b> available on Index SUL product</li> <li>Linked Benefits – <b>Accelerated Access</b></li> <li><b>Wellness For Life Rider</b>: A unique rider designed to help your clients realize the benefits of living a healthy lifestyle.</li> </ul>	<ul style="list-style-type: none"> <li><b>Guaranteed Term Exchange Program</b>: Can convert other carriers term to an Accordia permanent policy.</li> <li>Training programs and monthly webinar schedules</li> <li>Training department will host webinars for your brokers</li> <li>Advanced Markets Group available</li> <li>Premium Finance available</li> <li><b>BGA microsite</b></li> <li><b>Understanding Indexed Life Insurance</b></li> </ul>
<b>AIG</b>	<ul style="list-style-type: none"> <li>Select-a-Term - 10, 15 to 30 yrs</li> <li>ROP Term</li> <li>Ultra One Term</li> <li>GUL</li> <li>UL</li> <li>SUL</li> <li>Index UL</li> <li>Full suite of A&amp;H products including <b>Critical Care Plus</b>, <b>Accident Choice Plus</b> &amp; <b>Accident Expense Plus</b></li> </ul>	<ul style="list-style-type: none"> <li><b>Underwriting Highlights</b></li> <li>Check out the many underwriting programs available: <b>Underwriting Quick Reference Guide</b></li> <li>Click to view <b>Underwriting Insights Playbook</b>.</li> <li>Underwriting Insights: Standard may qualify for Standard Plus</li> <li><b>Foreign Travel</b></li> <li><b>Foreign Nationals &amp; Visa Holders</b></li> <li>Quick Quote/Informal service available</li> </ul>	<ul style="list-style-type: none"> <li>Chronic Illness Rider – <b>Accelerated Access Solution</b></li> <li>Secure Lifetime GUL – standard includes up to Table 2</li> <li><b>Return of Premium Term</b></li> <li><b>Disability rider</b> available on Select-A-Term</li> <li><b>Select Income Rider</b> – upon the death of the insured, this rider pays a monthly benefit to the beneficiary.</li> <li><b>Lifestyle Income rider</b> available on AG Secure Lifetime GUL</li> <li>Enhanced Surrender Value Rider – <b>AG Secure Survivor GUL II</b> &amp; <b>AG Secure Lifetime GUL II</b></li> <li>Click to view <b>Top 10 Reasons</b> to do Business with AIG</li> </ul>	<ul style="list-style-type: none"> <li><b>Rapid Rater</b> – Quote on the go anytime, anywhere!</li> <li><b>Quick Ticket</b> web-based life insurance application process.</li> <li><b>Healthy Credits</b> Program for Underwriting</li> <li>Premium Finance available</li> <li>Advanced Markets Group available</li> <li><b>Master Playbook</b> contains a large collection of client-approved and producer-use sales concepts, guides and competitive information.</li> <li>Finding sales concepts just got easier! Take a look at the <b>Playbook</b> for strategies and success stories.</li> </ul>

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<b>Fidelity Life</b>	<ul style="list-style-type: none"> <li>Term -10,15,20 &amp; 30 yrs</li> <li>Accidental Death Benefit</li> <li>Senior Life Term &amp; Whole Life</li> </ul>	<ul style="list-style-type: none"> <li>Fully underwritten – non medically – using Third Party Data</li> <li>Approvals within 24 to 48 hrs.</li> <li>Direct Access to Underwriters</li> <li>Quick Quote service available</li> </ul>	<ul style="list-style-type: none"> <li><b>Rapid Decision</b> - cutting edge, non-med products, technology &amp; service. Rapid Decision Express, Rapid Decision Senior Whole Life, Rapid Decision Senior Term Life &amp; Accidental Death Benefit.</li> <li>Age last birthday</li> </ul>	<ul style="list-style-type: none"> <li><b>Rapid App2</b> online application process. Click <a href="#">here</a> for Demo link. Login- Agent ID: demoagent; password: life</li> <li>Training programs and monthly webinar schedules</li> <li>Training department will host webinars for your brokers.</li> </ul>
<b>Legal &amp; General America</b>	<ul style="list-style-type: none"> <li><b>OPTerm</b>: Competitive level premium term with guaranteed death benefit 10,15, 20 &amp; 30 year plans.</li> <li><b>Life Step UL</b>: Flexible premium universal life.</li> <li><b>A-LIST Term</b>: group term carve out – individual term life insurance for highly compensated employees. Gently increasing premium term with guaranteed death benefit. Schedule guarantee for first 3 policy years.</li> </ul>	<ul style="list-style-type: none"> <li>Most table ratings are applied to <b>Standard Plus</b> rate class</li> <li><b>Family History of cancer</b> not considered as an adverse underwriting factor for all classes</li> <li>Ex-Tobacco users offered competitive rates. Preferred plus NT available with no use of tobacco or nicotine-based products in the last 36 months. Preferred NT available with no use of tobacco or nicotine-based products in the last 24 months. One celebratory cigar allowed per month with HO specimen negative for cotinine.</li> <li>Financial Underwriting</li> <li><b>InTouch Underwriting</b> microsite</li> <li>Underwriting <b>Credits</b> count</li> <li>Quick Quote website available <a href="https://www.lgaquickquote.com/">https://www.lgaquickquote.com/</a></li> </ul>	<ul style="list-style-type: none"> <li><b>Top 10</b> Underwriting Niches</li> <li><b>Term Rider</b>: an additional insurance rider that provides temporary life insurance coverage for a specified number of years after which coverage provided by the rider will cease. The term period of the rider must be for a shorter time period than the level term period of the OPTerm base policy.</li> <li>Check 21 imaging allows same day check processing for premium payments</li> <li>Inforce &amp; Real-Time case status data available online <a href="http://www.lgamerica.com">www.lgamerica.com</a></li> <li>MobileSuite provides quoting, new and inforce business review and the availability to send an RLI from a smartphone. Click to view <a href="#">How to Put MobileSuite on your Phone</a></li> <li>Generous term conversion guidelines – convertible for the level period or up to attained age 70; policies issued at age 66 are convertible for first 5 years.</li> <li><b>eDelivery</b> available for Banner/William Penn policies.</li> <li>Agency Analytics, Sales Reports and Time Service Reports available online.</li> </ul>	<ul style="list-style-type: none"> <li><b>AppAssist</b> online application submission can be completely paperless. Brokers can receive commission via EFT next day. No commission chargeback on lapse.</li> <li>Will host webinars and on site meetings for your brokers.</li> <li><b>A-List Term</b> – (group carve out plan) Individual term life insurance for highly compensated staff in an organization that already provides group term coverage to it's employees.</li> </ul> <p><a href="#">Quotes Done Right</a> microsite  <a href="#">Term Riders</a> microsite  <a href="#">The newLGA</a> microsite  <a href="#">OPTerm</a> microsite</p> <p><b>Link to all LGA microsities:</b>  <a href="http://www.lgamerica.com/microsites/">http://www.lgamerica.com/microsites/</a></p> <p><b>Link to LGA YouTube channel:</b>  <a href="http://www.youtube.com/thenewlga">http://www.youtube.com/thenewlga</a></p>

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<b>Lincoln National</b>	<ul style="list-style-type: none"> <li>Term -10,15,20 &amp; 30 yrs</li> <li>One Year Term</li> <li>GUL</li> <li>UL</li> <li>SUL</li> <li>Index SUL</li> <li>Index UL</li> <li>Money Guard</li> </ul>	<ul style="list-style-type: none"> <li>Liberal <a href="#">tobacco guidelines</a> -consider anything other than cigarette use as Standard non-tobacco.</li> <li>Family history of cancer does not exclude best rate.</li> <li>Autobind Limits</li> <li>Direct access to Underwriters</li> <li>Quick Quote/Informal service available</li> </ul>	<ul style="list-style-type: none"> <li>Underwriting <a href="#">members</a> of Military Guidelines</li> <li><a href="#">LifeReserve UL</a> with supplemental coverage rider can be used as a vehicle for rescuing policies with large loans.</li> <li><a href="#">Exec Rider</a> for business protection strategies with 10-year 100% return of premium.</li> <li><a href="#">MoneyGuard Reserve</a> and <a href="#">MoneyGuard II</a> offer LTC benefits</li> <li><a href="#">LifeEnhance</a> Accelerated Benefit Rider for permanent chronic or terminal illness</li> <li><a href="#">Industry Leading Underwriting</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Table Reduction Program</a></li> <li><a href="#">eStrategy</a>: submit electronic applications via iPipeline's iGo eApp and electronic policy delivery via PolicyEx.</li> <li>Advanced Sales Team available</li> <li><a href="#">Guarantee Issue &amp; Simplified Issue</a> Programs available for groups</li> <li>Training department will host webinars for your brokers.</li> <li>Premium Finance available</li> </ul>
<b>MetLife</b>	<ul style="list-style-type: none"> <li>Term -10,15,20 &amp; 30 yrs</li> <li>One Year Term</li> <li>UL</li> <li>SUL</li> <li>Whole Life Portfolio - Promise Whole Life, Promise 120, Select 10, 20 &amp; 65</li> <li>Disability Income Insurance</li> <li>Premier Accumulator UL (PAUL) – High early CV</li> </ul>	<ul style="list-style-type: none"> <li>Reinsurance/Retention</li> <li>Pro Athletes</li> <li>Prostate Cancer</li> <li>Competitive Foreign Travel Program</li> <li>Large case expertise</li> <li><a href="#">Top</a> Reasons to choose MetLife Underwriting</li> <li><a href="#">MetLife QuickPredict</a>: underwriting tool that can help determine whether a client may qualify for Elite or Preferred rating class</li> <li>Quick Quote/Informal service</li> </ul>	<ul style="list-style-type: none"> <li>Underwriting <a href="#">Members</a> of the US Military</li> <li>MetLife is Your Clients' Passport to <a href="#">Foreign Travel</a></li> <li>Promise WL portfolio <a href="#">sweet spots</a> include Flex Term rider and Enricher option that can be added policies.</li> <li><a href="#">Enhanced Care Benefit Rider</a> – available on all Promise WL products with no additional premium charge</li> <li><a href="#">Jet Issue</a> – cases in good order can qualify for 24 hour issue</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">External Term Conversion Program</a>: Convert other carrier(s) term to a MetLife permanent policy</li> <li><a href="#">MetEdge Program</a>: Facultative reinsurance program, which could improve some Table B cases to Standard. Available for all products, for up to \$10 million in coverage.</li> <li><a href="#">MetLife Enhanced Rate Plus</a> program provides opportunity to move up in rating class and receive an underwriting decision within one week. Information is only collected in telephone interview.</li> <li>TeleApp submission process available.</li> <li>Advanced Markets team available</li> <li>Premium Finance</li> <li>Will host webinars and on site meetings for your brokers</li> </ul>

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<b>Minnesota Life</b>	<ul style="list-style-type: none"> <li>Term -5,10,15,20 &amp; 30 yrs</li> <li>Convertible Annual Renewable Term (CART)</li> <li>CART Second Death (SD)</li> <li>Whole Life -Flexible Term Rider</li> <li>GIUL</li> <li>Index UL</li> <li>UL</li> <li>SUL</li> <li>Index SUL</li> </ul>	<ul style="list-style-type: none"> <li>Motor Vehicle Racing</li> <li>Asthma</li> <li>Diabetes</li> <li>Prostate Cancer</li> <li>Mild Depression</li> <li><a href="#">Express Issue</a> highlights</li> <li>Quick Quote/Informal service available</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">First to die rider</a> available on Eclipse Survivor &amp; Survivor Pro</li> <li>Linked Benefits- <a href="#">Long Term Care Agreement</a></li> <li>Advantage Elite <a href="#">5 Year Term</a> offers conversion credits in the amount of the first year annual premium.</li> <li><a href="#">Income Protection Agreement</a></li> <li><a href="#">Early Values Agreement</a></li> <li><a href="#">Performance Death Benefit Guarantee Agreement</a></li> <li><a href="#">Premium Deposit Account Agreement</a></li> <li><a href="#">Surrender Values Enhancement Agreement (SVEA)</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Quick eApp</a> online application submission.</li> <li>Advanced Markets Group available</li> <li>Premium Finance</li> <li>Training Department will host webinars for your brokers</li> </ul>
<b>North American</b>	<ul style="list-style-type: none"> <li>GUL</li> <li>Term - 10,15,20 &amp; 30 yrs</li> <li>Survivorship Index UL</li> <li>Index UL</li> <li>GIUL</li> </ul>	<ul style="list-style-type: none"> <li>Aviation: Possible preferred w/o IFR</li> <li>Elevated liver enzymes</li> <li>Marijuana usage</li> <li>Stable depression on one medication</li> <li>Coronary artery disease 60+</li> <li>Type II diabetes 65+</li> <li>Sleep apnea</li> <li>Quick Quote service available</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Accelerated Death Benefit Endorsements rider</a> available for chronic, critical &amp; terminal illness</li> <li><a href="#">Top 10</a> ways to benefit from North American's underwriting</li> <li>Competitive accumulation-based index UL</li> </ul> <p>Portfolio includes a suite of products designed for:</p> <ul style="list-style-type: none"> <li>Buy/Sell</li> <li>Key Person</li> <li>College Funding</li> <li>Wealth Transfer</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Table Shave Program</a>– Table 3 to standard <a href="#">Rapid Builder IUL</a>- with waiver of surrender charge option at application. Table 3 to Standard (0-75)</li> <li><a href="#">Top 10</a> reasons to partner with North American</li> <li><a href="#">SimpleSubmit</a> electronic application process</li> <li>Mobile App for iPhone, iPad &amp; Android</li> <li>Advanced Markets Team available</li> <li>Training Department will host webinars for your brokers</li> <li><a href="#">Sales Concept Landing Pages microsites</a></li> </ul>
<b>OneAmerica</b>	<ul style="list-style-type: none"> <li>Asset Care (Whole Life Based LTC)</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Pre-qualified underwriting form</a> (E-mail to <a href="mailto:CSPUI@oneamerica.com">CSPUI@oneamerica.com</a>)</li> <li>Phone interview or full underwriting</li> </ul>	<ul style="list-style-type: none"> <li>U.S. Patent on Joint second to die policies, ability to insure 2 individuals with an insurable interest under one asset</li> <li>Unlimited lifetime rider option</li> <li>Ability to accept cash, IRA or annuity lump sum transfers</li> <li>Available up to joint age of 80 (no more than 25 years difference in age and oldest individual cannot exceed 85)</li> <li>Guaranteed cash value growth</li> <li>Guaranteed death benefit</li> <li>Guaranteed premium(s)</li> <li>Limited pay options anywhere from 10 up to 20 years on continuous pay.</li> </ul>	<ul style="list-style-type: none"> <li>Training webinars for products and quotes</li> </ul>

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<b>Protective Life</b>	<ul style="list-style-type: none"> <li>UL</li> <li>GUL</li> <li>Term UL</li> <li>One Year Term</li> <li>Index UL</li> <li>Legacy Joint Term</li> <li>SUL</li> </ul>	<ul style="list-style-type: none"> <li>Coronary artery disease</li> <li>Type II diabetes</li> <li>Sleep Apnea</li> <li>Competitive <a href="#">build chart</a></li> <li>Private Pilots qualify for Preferred with NO EXCLUSION (see underwriting guidelines)</li> <li>Use Dual Underwriting Manuals for Best Offer</li> <li>Quick Quote/Informal service available</li> <li><a href="#">Super Jumbo Capacity</a></li> </ul>	<ul style="list-style-type: none"> <li>Chronic Illness protection available with the <a href="#">Extend Care Rider</a></li> <li><a href="#">Top 10</a> Reasons to add Extend Care Rider</li> <li><a href="#">Income Provider Option</a> available at no-cost, providing security for today's needs and tomorrow's dreams.</li> <li>Sweet Spots include: <a href="#">Prostate Cancer</a> &amp; <a href="#">CAD (ROSCO)</a></li> <li>Return of Substandard Charges Option Rider</li> <li>Survivorship Term - commissionable policy fee</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Webrae</a>: The innovative approach to field underwriting</li> <li><a href="#">TeleLife App</a> online application process.</li> <li>Training Department will host webinars for your brokers</li> <li>Advance Sales Team available</li> <li>Premium Finance available</li> <li><a href="#">ExtendCare microsite</a></li> <li><a href="#">GrandLegacy microsite</a></li> </ul>
<b>Prudential</b>	<ul style="list-style-type: none"> <li>UL</li> <li>GUL</li> <li>Index UL</li> <li>One Year Term</li> <li>Term - 10,15,20 &amp; 30 yrs</li> <li>ROP Term</li> <li>Work-Life 65 Term</li> <li>SUL</li> </ul>	<ul style="list-style-type: none"> <li>Foreign Travel- Preferred Best available for selected countries</li> <li>Aviation – commercial pilots for US based airlines</li> <li><a href="#">Generous build tables</a></li> <li>Will consider pipe, cigar, smokeless tobacco users and nicotine patch/gum users at Non Smoker Plus rates – Celebratory cigars may qualify for Preferred Best or Preferred Non-tobacco.</li> <li>Underwriting credits are available for ANY face amount, age, product, table rating – both smokers &amp; non-smokers</li> <li>Quick Quote/Informal service available</li> <li>Good stance on marijuana users</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">Living Needs Benefit rider</a> available at no additional cost.</li> <li><a href="#">BenefitAccess Rider</a> available for chronic &amp; terminal illness.</li> <li><a href="#">Return of Premium</a></li> <li>Get to know why some clients <a href="#">“Prefer”</a> Prudential.</li> <li><a href="#">Foreign Travel</a></li> <li>Rx for success – <a href="#">Diabetes</a> Type II and <a href="#">Asthma</a></li> <li><a href="#">Worklife 65</a> – automatically includes an insured's waiver of premium benefit for both disability &amp; unemployment.</li> <li>Age last birthday</li> <li>Term Elite – commissionable policy fee &amp; conversion credits</li> <li>Underwriting <a href="#">Members of the Military</a></li> <li>Will allow conversions to any product in portfolio</li> </ul>	<ul style="list-style-type: none"> <li>Extensive library of <a href="#">Rx for Success</a> that explain life insurance medical impairments and other underwriting issues in “lay terms”. Log into <a href="#">Pruxpress.com</a> to view complete library.</li> <li><a href="#">Rate Reduction Program</a>: Allows certain Table A and B rated cases to be moved to Standard.</li> <li><a href="#">Fast App</a> tele-application process.</li> <li><a href="#">Fast &amp; easy quotes</a> on your tablet or smart phone</li> <li>Training Department will host webinars for your brokers</li> </ul>

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<b>SBLI</b>	<ul style="list-style-type: none"> <li>Term - 10,15, 20, 25, 30 &amp; YRT</li> <li>Whole Life:                             <ul style="list-style-type: none"> <li>- Continuous Pay</li> <li>- Single Pay</li> <li>- Limited Pay</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Mild and controlled (with inhalers) asthma</li> <li>Sleep Apnea</li> <li>Type II Diabetes</li> <li>Mild and controlled anxiety</li> <li>Scuba diving up to 75 feet</li> <li>Direct access to underwriters</li> <li>Quick Quote service available</li> <li><a href="#">SBLI Healthy Credits Program</a></li> <li><a href="#">Preferred Family History Criteria</a></li> <li><a href="#">Increased Auto-Binds Limits</a></li> </ul>	<ul style="list-style-type: none"> <li>Single Premium Whole Life product</li> <li>Offers several Limited Pay Whole Life products – 10, 15, 20 Year and Pay to age 65</li> <li><a href="#">Guaranteed Level Premium Term Rider</a> available on Continuous &amp; Limited Pay WL products</li> </ul>	<ul style="list-style-type: none"> <li>Click to view <a href="#">SBLI FAQ's</a>.</li> <li>e-application submission allows several different electronic solutions for completing the application.</li> <li><a href="#">ePolicy Delivery</a></li> <li><a href="#">www.sblistuff.com</a></li> <li><a href="#">ZipApp</a> paperless and streamlined application submission process.</li> <li><a href="#">Upsell Program</a></li> </ul> <p>New technology enhancements including MYSBLI.com and SBLIAgent.com to enhance services and easy access to information.</p>
<b>Symetra</b>	<ul style="list-style-type: none"> <li>Term - 10,15,20 &amp; 30 yrs</li> <li>UL</li> <li>GUL</li> <li>SUL</li> </ul>	<ul style="list-style-type: none"> <li>Issue up to Table 16</li> <li>Direct access to underwriters and case managers</li> <li>Preferred <a href="#">Underwriting</a> Guidelines</li> <li>Quick Quote service available</li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit rider for <a href="#">Cognitive Impairment</a>.</li> <li>Highly competitive no lapse guarantee UL &amp; SUL product pricing</li> <li>Chronic Illness Accelerated Death Benefit rider (UL)</li> <li>Chronic Illness Plus Accelerated Death Benefit rider (UL)</li> <li>Age last birthday for Term</li> </ul>	<ul style="list-style-type: none"> <li>GoodLife Rewards Program –View <a href="#">FAQ's &amp; Flyer</a></li> <li><a href="#">External Term Conversion Program</a></li> <li>Training Department will host webinars for your brokers</li> <li><a href="#">Life Sales Concepts microsite</a></li> </ul>
<b>Transamerica</b>	<ul style="list-style-type: none"> <li>Index UL                             <ul style="list-style-type: none"> <li>-With or without LTC</li> </ul> </li> <li>Term - 10,15,20,25,30 yrs &amp; YRT</li> <li>Living Benefit Term – 10, 15, 20, 25, 30 years</li> <li>Final expense (simplified issue) &amp; Guaranteed Whole Life</li> <li>Final expense Immediate Solution, 10 Pay Solution &amp; Easy Solution</li> <li>Long Term Care</li> </ul>	<ul style="list-style-type: none"> <li>Dedicated Foreign National Underwriting team</li> <li><a href="#">Family history</a> waived if the applicant is age 60 or above for Preferred Status (age 65 or above for Preferred Plus)</li> <li><a href="#">Asthma</a> – even taking chronic medications may qualify for Preferred Status (25-65, non smoker)</li> <li>Applicants who have a family history of <a href="#">cancer</a> may qualify for Preferred Status on some types of cancer.</li> <li><a href="#">Cancer</a> applicants may now be considered for Preferred (no recurrence in the past 10 yrs)</li> <li><a href="#">Aviation Enhancements</a> for private pilots</li> <li>Quick Quote/Informal service available</li> </ul>	<ul style="list-style-type: none"> <li>Linked Benefits – <a href="#">Term &amp; IUL</a></li> <li>Dedicated Foreign Nationals Website (<a href="#">fn.transamerica.com</a>)</li> <li>Immediate Solutions, 10 Pay and Easy Solutions <a href="#">final Expense</a> products available. <a href="#">GWL &amp; Final Expense</a> offer simplified issue.</li> <li><a href="#">Income Protection Option</a> – no cost feature which gives the policy owner the option to structure an income stream. <a href="#">View video</a></li> <li><a href="#">Advance Premium Option on Term – Discount Factors</a></li> <li>Trendsetter Super &amp; Super LB – commissionable policy fees</li> </ul>	<ul style="list-style-type: none"> <li><a href="#">TOP &amp; TOP Plus Program</a>: An easy way to help clients increase their term life insurance coverage with accelerated underwriting and no medical exams.</li> <li><a href="#">iGoApp</a> online submission for Trendsetter Term</li> <li><a href="#">Life Sales</a> iPad app available</li> <li>Premium Finance available</li> <li>Training Department will host webinars for your brokers</li> <li>Advanced Marketing Team available</li> <li><a href="#">Trendsetter Sales Tools microsite</a></li> <li><a href="#">Foreign National Connection</a></li> </ul>

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<h2>United of Omaha</h2>	<ul style="list-style-type: none"> <li>• Term - 10,15,20 &amp; 30 yrs</li> <li>• ROP Term Rider</li> <li>• UL</li> <li>• GUL</li> <li>• SUL</li> <li>• Children's Whole Life</li> <li>• Living Promise WL</li> <li>• Guaranteed Accidental Death product</li> <li>• Disability Insurance</li> <li>• Critical Illness</li> <li>• Cancer, Heart Attack &amp; Stroke</li> <li>• Medicare Supplement</li> <li>• Long Term Care</li> </ul>	<ul style="list-style-type: none"> <li>• Build Charts are Unisex</li> <li>• Mild Asthma</li> <li>• Mild Sleep Apnea</li> <li>• Occasional cigar usage(no more than 12 per year w/neg. urinalysis) may qualify for both Preferred Plus, Preferred &amp; Standard Plus classes</li> <li>• Family history qualifications apply only to deaths rather than disease</li> <li>• Large Life Case Underwriting Team</li> <li>• Fit Underwriting Credit Program</li> <li>• Quick Quote/Informal service available</li> </ul>	<ul style="list-style-type: none"> <li>• Express Products <a href="#">Reference Guide</a> – Simplified Underwriting</li> <li>• Underwriting <a href="#">Strengths</a> that help shape their Best Offer.</li> <li>• <a href="#">Disability &amp; ROP</a> riders available</li> <li>• <a href="#">Accelerated Death Benefit Rider</a> – available for chronic &amp; terminal illness</li> <li>• <a href="#">Guaranteed Refund Option</a> – available for GUL &amp; GUL Plus products</li> <li>• Term Life Express – commissionable policy fee</li> <li>• Term Life Answers – commissionable policy fee for amounts under \$250K</li> <li>• <b>Age last birthday</b></li> </ul>	<ul style="list-style-type: none"> <li>• <a href="#">Fit Underwriting Credit Program</a>: Could help clients who would be normally rated get a better classification. Click to view <a href="#">Fit Test</a>.</li> <li>• <a href="#">Speed eTicket</a> online tele-application process</li> <li>• Advanced Markets Team available</li> <li>• <a href="#">Life Ideas That Work microsite</a></li> </ul>