



Premier Financial, Inc

INSURANCE CARRIERS BY PRODUCT TYPE

LIFE INSURANCE

Term Life Options
ROP Term
Term / UL
Universal Life
Survivorship UL
Index UL
Survivorship Index UL
Single Premium IUL
Whole Life (Participating)
Whole Life (Interest Only)
Survivorship Whole Life
Single Premium Whole Life
Simplified Issue Life
Guaranteed Issue Life
Accidental Death Life
Juvenile Whole Life
Variable Life
Survivorship Variable Life
Premium Financing
CI / Chronic/ DI Riders by Product
LTC Riders by Product

ANNUITIES

Fixed Annuities
Index Annuities
Index Annuities with DB Rider
Return of Premium Annuities
Rated Age SPIA
SPIA
Income Annuities (GLWB)
Group Annuities
Structured Settlement Annuities

INCOME PROTECTION

Disability Insurance

Individual, BOE, High Risk & Impaired
Income Protection Riders

CRITICAL ILLNESS

Individual
Critical Illness Riders
Chronic Illness Riders

LONG TERM CARE

Traditional LTC Individual
LTC Annuity
Linked Benefit Products
Life Insurance with Optional LTC Rider
Multi-Life LTC

MEDICARE SUPPLEMENTS

ONE YEAR TERM

Equitable
 LSW
 MassMutual
 National Life
 Prudential Financial

TEN YEAR TERM

AIG
 Ameritas Life
 Assurity Life
 Equitable
 Foresters Financial
 Guardian
 Haven Life
 John Hancock
 Legal & General (Banner)
 LSW
 Lincoln Financial
 MassMutual
 National Life
 Nationwide
 New York Life
 Pacific Life
 Principal
 Protective Life
 Prudential Financial
 SBLI
 Securian
 Security Mutual Life of NY
 Symetra
 Transamerica
 United of Omaha

FIFTEEN YEAR TERM

AIG
 Ameritas Life
 Assurity Life
 Equitable
 Guardian
 Haven Life
 John Hancock
 LSW
 MassMutual
 National Life
 Nationwide
 New York Life
 Pacific Life
 Principal
 Protective Life
 Prudential Financial
 SBLI
 Securian
 Security Mutual Life of NY
 Symetra
 Transamerica
 United of Omaha

TWENTY YEAR TERM

AIG
 Ameritas Life
 Assurity Life
 Equitable
 Foresters Financial
 Guardian
 Haven Life
 John Hancock
 Legal & General (Banner)
 LSW
 Lincoln Financial
 MassMutual
 National Life
 Nationwide
 New York Life
 Pacific Life
 Principal
 Protective Life
 Prudential Financial
 SBLI
 Securian
 Security Mutual Life of NY
 Symetra
 Transamerica
 United of Omaha

TWENTY-FIVE YEAR TERM

AIG
 Foresters Financial
 MassMutual
 Pacific Life
 Protective Life
 SBLI
 Transamerica

THIRTY YEAR TERM

AIG
 Ameritas Life
 Assurity Life
 Foresters Financial
 Guardian
 Haven Life
 John Hancock
 Legal & General (Banner)
 LSW
 Lincoln Financial
 MassMutual
 National Life
 Nationwide
 Pacific Life
 Principal
 Protective Life
 Prudential Financial
 SBLI
 Securian
 Symetra
 Transamerica
 United of Omaha

THIRTY-FIVE YEAR TERM

AIG
 Legal & General (Banner)
 Protective Life

FORTY YEAR TERM

Legal & General (Banner)
 Protective Life

RETURN OF PREMIUM TERM

Assurity Life

TERM/UL

Protective Life

UNIVERSAL LIFE

AIG
 American National*
 Ameritas Life
 Assurity Life
 Foresters Financial
 Guardian
 John Hancock
 Legal & General (Banner)*
 LSW
 Lincoln Financial
 MassMutual*
 National Life
 Nationwide*
 New York Life
 Pacific Life*
 Principal*
 Protective Life*
 Prudential Financial*
 Securian
 Security Mutual Life of NY
 Symetra
 United of Omaha

*carrier offers products with lifetime guarantees

SURVIVORSHIP UNIVERSAL LIFE

Ameritas Life
 Guardian
 John Hancock
 MassMutual*
 New York Life
 Principal*
 Prudential Financial*
 *carrier offers products with lifetime guarantees

INDEXED UNIVERSAL LIFE

Allianz Life
 AIG
 American National
 Ameritas Life
 Equitable
 John Hancock
 LSW
 Lincoln Financial
 National Life
 Nationwide*
 Principal
 Protective Life*
 Prudential Financial
 Securian*
 Symetra*
 Transamerica
 United of Omaha

*carrier offers products with lifetime guarantees

SURVIVORSHIP INDEXED UNIVERSAL LIFE

Ameritas*
 John Hancock
 LSW
 Nationwide*
 Prudential Financial
 Securian

*carrier offers products with lifetime guarantees

SINGLE PREMIUM INDEX LIFE

National Western
 Sagicor

WHOLE LIFE**Participating**

American National
 Ameritas Life
 Assurity Life
 Foresters Financial
 Guardian
 LSW
 MassMutual
 National Life
 New York Life
 SBLI

WHOLE LIFE**NonParticipating**

AIG
 Assurity Life
 Gerber
 Nationwide
 Transamerica
 United of Omaha

SURVIVORSHIP WHOLE LIFE

Guardian
 MassMutual
 New York Life

SINGLE PREMIUM WHOLE LIFE

Assurity Life
 SBLI
 Security Mutual Life of NY

SIMPLIFIED ISSUE

Assurity Life
 Foresters Financial
 Gerber Life
 Nationwide
 Transamerica
 United of Omaha

GUARANTEED ISSUE

Gerber Life

ACCIDENTAL/AD&D

Assurity Life
 Gerber Life (AD&D)
 Mutual of Omaha (Accident Only)

JUVENILE WHOLE LIFE

Gerber Life
 MassMutual
 United of Omaha

VARIABLE UNIVERSAL LIFE

Equitable*
 John Hancock*
 Lincoln Financial*
 MassMutual*
 Nationwide*
 Principal
 Protective*
 Prudential Financial*
 Securian*
 Symetra

*carrier offers products with lifetime guarantees

SURVIVORSHIP VARIABLE UNIVERSAL LIFE

Equitable
 John Hancock
 Lincoln Financial*
 Prudential Financial*
 Securian*

*carrier offers products with lifetime guarantees

PREMIUM FINANCING

Allianz
 Equitable
 John Hancock
 Lincoln Financial
 United of Omaha

FIXED ANNUITIES

Allianz Life
 American Equity
 AIG
 American National
 Athene
 Delaware Life
 Foresters Financial
 Global Atlantic
 Integrity Life
 Liberty Bankers
 Lincoln Financial
 LSW
 MassMutual Ascend
 Mutual of Omaha
 Nationwide
 New York Life
 Oceanview
 Pacific Guardian Life
 Principal
 Protective Life
 Reliance Standard
 Royal Neighbors
 Sagicor
 Securian
 Security Mutual Life of NY
 Sentinel Life
 SILAC
 Symetra
 The Standard
 United of Omaha
 Western National Life

FIXED INDEX ANNUITIES

Allianz Life
 American Equity
 AIG
 American National
 Athene
 Atlantic Coast Life
 Delaware Life
 Global Atlantic
 Integrity Life
 Lincoln Financial
 MassMutual Ascend
 National Life
 Nationwide
 One America
 Principal
 Protective
 Prudential
 Reliance Standard
 Sagicor
 Sentinel Life
 Symetra
 The Standard
 Western National

**RETURN OF PREMIUM
ANNUITIES**

American National
Athene
Atlantic Coast Life
MassMutual Ascend
Mutual of Omaha
Nationwide
Standard

RATED AGE ANNUITY

Mutual of Omaha

SPIA ANNUITY

AIG
American National
Clear Spring Life
Global Atlantic
Integrity
Lincoln Financial
Nationwide
NY Life
Penn Mutual

**INCOME ANNUITIES
(GLWB Rider)**

AIG
Allianz
American Equity
American National
Athene
Atlantic Coast Life
Global Atlantic
MassMutual Ascend
National Western
Protective
Prudential
Securian
Sentinel Life
SILAC
Symetra

FIXED INDEX ANNUITIES

Optional Death Benefit

American Equity
Global Atlantic
MassMutual Ascend
National Western
The Standard

GROUP ANNUITIES

AIG
Metropolitan Life
Mutual of Omaha
Principal

**STRUCTURED
SETTLEMENT
ANNUITIES**

Arcadia

**INCOME PROTECTION
Indiv/ BOE/ Impaired Risk/ High
Limit**

Assurity Life
Fidelity Security Life
Guardian
Hanleigh
Illinois Mutual
Lloyd's of London
Mutual of Omaha
Principal
The Standard

INCOME PROTECTION

Riders

Assurity
LSW
Transamerica
United of Omaha
United Life

CRITICAL ILLNESS

Standalone

Assurity
Mutual of Omaha

CRITICAL ILLNESS

Riders

American National
Ameritas
Assurity
Foresters Financial
Lincoln Financial
LSW
Nationwide
Transamerica
United Life

CHRONIC ILLNESS

Riders

AIG
Allianz
American National
Ameritas
Assurity Life
Foresters Financial
Guardian
LSW
Lincoln Financial
MassMutual

Nationwide
National Western
New York Life
Pacific Life
Principal
Protective
Prudential
Sagikor
Symetra
Transamerica
United of Omaha

**LONG TERM CARE
Traditional**

Mutual of Omaha
National Guardian Life
Thrivent

**LTC ANNUITY
PPA Compliant**

Global Atlantic
OneAmerica

**LINKED-BENEFIT
PRODUCTS**

Forethought
Lincoln Financial
MassMutual
Nationwide
One America
Securian
Thrivent

**PERMANENT LIFE
INSURANCE**

Optional LTC Rider

Equitable
Guardian
John Hancock
Lincoln Financial
MassMutual
United of Omaha
Nationwide
Transamerica

MULTI-LIFE LTC

LifeSecure
Mutual of Omaha
National Guardian Life
Nationwide
Lincoln Financial
OneAmerica

MEDICARE SUPPLEMENTS

Mutual of Omaha

LIFE UNDERWRITING

CARRIER	ACCELERATED	NON MED	SIMPLIFIED ISSUE	EXECUTIVE ADVANTAGE	GUARANTEED ISSUE	FOREIGN NATIONAL
AIG	●	●				●
Allianz	●					●
American National	●	●	●			
Ameritas	●					●
Assurity	●		●			
Foresters	●	●	●			
Gerber			●		●	
Guardian						●
John Hancock	●			●		●
Legal & General (Banner)	●	●				
Lincoln Financial	●	●		●		●
LSW	●		●			●
MassMutual	●	●				●
National Life	●		●			●
Nationwide	●			●		●
Pacific Life	●	●				
Principal	●			●		●
Protective	●					●
Prudential	●					●
SBLI	●					
Securian	●	●				
Symetra	●					●
Transamerica			●			●
United of Omaha	●		●		●	

CRITICAL ILLNESS / CHRONIC ILLNESS / INCOME PROTECTION RIDERS

CARRIER	CRITICAL ILLNESS RIDER	CIRIDER AVAILABILITY	CHRONIC ILLNESS RIDER	CHRONIC ILLNESS RIDER	INCOME PROTECTION	INCOME PROTECTION
AIG			●	GUL, IUL,		
Allianz			●	IUL,		
American National	●	GUL, WL, Index UL	●	GUL, IUL, WL		
Ameritas	●	Term	●			
Assurity	●	WL, UL, Term	●	WL, SPWL, UL	●	Term
Foresters Financial	●	WL, UL, Term	●	WL, UL, Term		
Guardian			●	WL		
John Hancock	●	UL, IUL, VUL	●	UL, IUL, VUL		
Lincoln Financial	●	IUL, VUL		IUL, VUL,		
LSW	●	Term, UL, IUL, SIUL, WL	●	Term, IUL, SIUL, WL		
MassMutual			●	VUL,		
National Life	●	Term, UL, IUL, SIUL, WL	●	Term, UL, IUL, SIUL, WL		
Nationwide	●	Term, UL, IUL, SIUL, WL, VUL,	●	Term, UL, IUL, SIUL, WL, VUL		
National Western			●	SPIUL,		
New York Life			●	Term, GUL, WL, UL		
Pacific Life			●	GUL, IUL, SVUL, VUL		
Principal			●	UL, IUL, SUL, VUL		
Protective			●	Term, UL, IUL, GUL, VUL		
Prudential			●	UL, IUL, VUL		
Sagicor			●	SPIUL,		
Securian			●	IUL, VUL,		
Symetra	●	VUL	●	UL, IUL, VUL		
Transamerica	●	Term, IUL, WL	●	Term, IUL, WL	●	Term
United Life			●	SPWL, WL		
United of Omaha	●	Term, IUL	●	Term, UL, IUL	●	Term

LONG TERM CARE RIDER

Carrier	LTC Rider	LTC RIDER AVAILABILITY
Equitable	●	IUL, VUL
Guardian	●	WL, UL
John Hancock	●	IUL, UL, VUL
Lincoln Financial	●	IUL, VUL
MassMutual	●	WL
Nationwide	●	IUL, GUL, VUL, SIUL
Pacific Life	●	UL, IUL, VUL
Transamerica	●	IUL
United of Omaha	●	IUL