



Gallagher

Insurance | Risk Management | Consulting

CARRIER AND PRODUCT GUIDE

Carrier	Term	UL	IUL	SUL	WL	VUL	Annuity	LTC	Hybrid-LTC	DI
Accordia Life/Global Atlantic		✓	✓							
Allianz Life			✓				✓			
American Equity							✓			
American General	✓	✓	✓		✓		✓			
American National	✓	✓	✓		✓		✓			
Ameritas Life (Focus10)	✓									✓
Assurity Life	✓	✓								✓
Athene			✓				✓			
Banner/ Legal and General America	✓	✓								
Berkshire Life Insurance										✓
Bestow	✓									
Cincinnati Life	✓	✓			✓					
Equitable Life Insurance	✓	✓	✓			✓				
EquiTrust							✓			
Exceptional Risk Advisors										✓
Fidelity & Guarantee							✓			
First Symetra National Life of NY	✓						✓			
Forethought/Global Atlantic							✓			
Genworth					✓		✓	✓		
Great American/Mass Mutual Ascend							✓			
Guardian Life					✓					✓
Guggenheim/Clear Spring							✓			
Hanleigh Insurance	✓									✓
Illinois Mutual Life										✓
Integrity Life							✓			
John Hancock	✓	✓	✓	✓		✓		✓		
Life Insurance of the Southwest	✓		✓		✓		✓			
Lincoln National/ Lincoln Financial	✓	✓	✓	✓		✓	✓		✓	✓
Mass Mutual	✓	✓		✓	✓	✓	✓	✓	✓	✓
MedAmerica								✓		
Midland National		✓	✓				✓			
Minnesota Life/Securian Financial	✓	✓	✓	✓		✓	✓		✓	
Mutual Trust Life	✓				✓					
National Guardian Life								✓		
National Life	✓						✓			

GBS Insurance and Financial Services, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances. To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.

It is the responsibility of each agent and agency principal to ensure that all state and federal privacy laws are complied with in the use of these forms. The individual agent and agency principals assume all risk associated with the use of these documents.



Carrier	Term	UL	IUL	SUL	WL	VUL	Annuity	LTC	Hybrid-LTC	DI
Nationwide	✓	✓	✓		✓	✓	✓		✓	
New York Life					✓		✓			
North American	✓	✓	✓				✓			
Oceanview							✓			
OneAmerica/Statelife							✓		✓	
Pacific Life	✓	✓								
Pan-American	✓									
Penn Mutual							✓			
Petersen International	✓									✓
Principal Life	✓	✓	✓			✓	✓			✓
Protective Life	✓	✓	✓		✓	✓	✓			
Prudential	✓	✓	✓	✓	✓	✓				
Reliance Standard							✓			✓
ReliaStar/Voya		✓				✓				
Royal Neighbors							✓			
Sagicor			✓		✓		✓			
Savings Bank Life	✓				✓					
Security Mutual Life	✓	✓		✓	✓		✓			
Standard Insurance Company										✓
Symetra	✓	✓	✓				✓			
Transamerica	✓		✓		✓			✓		
United/Mutual of Omaha	✓	✓	✓		✓		✓	✓		✓
United States Life (NY)	✓	✓	✓		✓		✓			
UNUM										✓
William Penn (NY)	✓	✓								
Zurich	✓		✓							

	Advanced Markets	Practice Building Tools
Impaired-Risk Underwriting	Estate Planning and Wealth Transfer	Online Applications/Drop Tickets
Premium Financing	Business Succession Planning	Accelerated/No-Exam Underwriting
Multi-Life Guaranteed/Simplified Issue	Retirement Income Funding	Policy Review and Analysis
Foreign National Coverage	Deferred Compensation	Complimentary Business Valuations
Athlete/Entertainer Placements	Executive Benefits	P+C Agency Partnerships

GBS Insurance and Financial Services, Inc. does not provide investment, tax, or legal advice. The information presented here is not specific to any individual's personal circumstances. To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.

It is the responsibility of each agent and agency principal to ensure that all state and federal privacy laws are complied with in the use of these forms. The individual agent and agency principals assume all risk associated with the use of these documents.