

## CARRIER AND PRODUCT GUIDE

Insurance | Risk Management | Consulting

									Hybrid-	
Carrier	Term	UL	IUL	SUL	WL	VUL	Annuity	LTC	LTC	DI
Allianz Life			✓				✓			
American Equity							✓			
American National		$\checkmark$	✓		✓		✓			
Ameritas Life	$\checkmark$		✓							$\checkmark$
Assurity Life	$\checkmark$	✓								$\checkmark$
Athene							✓			
Berkshire Life Insurance										$\checkmark$
Cincinnati Life	✓	✓			✓					
Corebridge	✓	✓	✓		✓		✓			
Delaware Life							✓			
Equitable Life Insurance	✓		✓	✓		✓				
EquiTrust							✓			
Exceptional Risk Advisors										✓
Fidelity & Guarantee			✓				✓			
First Symetra National Life of NY	$\checkmark$						✓			
Foresters	✓									
Forethought/Global Atlantic							✓			
Great American/Mass Mutual Ascend							✓			
Guardian Life	$\checkmark$	✓			✓					$\checkmark$
Guggenheim/Clear Spring							✓			
Hanleigh Insurance	$\checkmark$									$\checkmark$
Illinois Mutual Life										$\checkmark$
Integrity Life							✓			
John Hancock	$\checkmark$	✓	✓	✓		✓				
Lafayette Life							✓			
Legacy Marketing							✓			
Legal and General America	$\checkmark$	✓								
Lincoln National/Lincoln Financial	✓		✓	✓		✓	✓			✓
Mass Mutual	$\checkmark$	✓		✓	✓	✓	✓	$\checkmark$	✓	$\checkmark$
Midland National		✓	✓							
Mutual Trust Life	$\checkmark$				✓					
National Guardian Life								✓		
National Life	✓	✓	✓	✓	✓		✓			
Nationwide	✓	✓	✓		✓	✓	✓		✓	
New York Life					✓		✓			
North American	✓		✓				✓			



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Oceanview							✓			
OneAmerica/Statelife							✓		✓	
Pacific Life	✓	✓					✓			
Pan-American	✓									
Penn Mutual							✓			
Petersen International	✓									✓
Principal Life	✓	✓	✓	✓		✓	✓			✓
Protective Life	✓	✓	✓		✓	✓	✓			
Prudential	✓	✓	✓	✓	✓	✓	✓			
Reliance Standard							✓			✓
Royal Neighbors							✓			
Sagicor			✓		✓		✓			
Savings Bank Life	✓				✓					
Securian Financial	✓		✓	✓		✓	✓		✓	
Security Mutual Life	✓	✓		✓	✓		✓			
SILAC							✓			
Standard Insurance Company										✓
Symetra	✓	✓	✓				✓			
Transamerica	✓		✓		✓					
United States Life (NY)	✓	✓	✓		✓		✓			
United/Mutual of Omaha	✓	✓	✓		✓		✓	✓		✓
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			

NOTE: Not all products are available in all states. Please confirm state-specific availability with your Gallagher Team.

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