



Since our inception, we have aligned ourselves with the most highly rated and recognizable insurance carriers in the industry. *We have direct relationships with the underwriters to facilitate the best offers that can be negotiated for Life, LTC, Hybrid, Disability Insurance, & Annuities.* VMG is here to help you determine which of those carriers are best suited for your clients' health and financial circumstances.

Carriers for Life, LTC and Disability	Disability	LTC	Whole Life	Life w/ROP	Universal Life	Life w/ LTC	Life w/ AccelDB	Index Life	Variable Life
American General				X	X		X	X	X
American National			X	X	X		X		
Ameritas	X								
Assurity	X		X	X	X				
Banner					X				
Columbus Life					X		X	X	
Equitable						X		X	X
Gerber Life			X						
Global Atlantic								X	
John Hancock					X	X		X	X
Lafayette Life			X				X		
Lincoln National					X	Hybrid	X	X	X
Mass Mutual	X		X		X	X	X		X
Mutual of Omaha	X	X	Non Par X	X	X	X	X	X	
National Life Group			Non Par X		X		X	X	X
Nationwide			X		X	Hybrid X		X	X
New York Life			X		X				
North American				X	X		X	X	
Ohio National	X		Non Par X						

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Carriers for Life, LTC and Disability	Disability	LTC	Whole Life	Life w/ ROP	Universal Life	Life w/ LTC	Life w/ AccelDB	Index Life	Variable Life
One America						Hybrid X			
Pacific Life- Lynchburg				X	X		X		
Petersen	X								
Principal Life	X				X			X	X
Protective			Non Par X	X	X		X	X	X
Prudential					X		X	X	X
Sagicor			X	X			X	X	
SBLI			X						
Securian						Hybrid	X	X	X
Symetra				X	X		X	X	X
The Standard	X								X
Transamerica			Non Par X				X	X	

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Carriers for Annuities	Comdex	MYGA	SPIA	SPDA/DIA	LINKED BENEFIT	Indexed
American Equity	59	X	X			X
American General	82	X	X	X		X
American National	76	X	X			X
Athene	81	X	X			X
Delaware Life	50					X
EquiTrust	41		X			X
F & G	59	X	X			X
Global Atlantic/Forethought	76	X			X	X
Great American	82	X	X			X
Guggenheim		X				X
Integrity	96		X	X		X
Liberty Bankers		X	X	X		X
Lincoln National	91	X	X	X		X
Mutual of Omaha	90		X	X		
NACOLAH		X				X
National Life Group				X		X
Oceanview						
One America	95				X	
Oxford		X				X
Protective	91	X	X			X

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<i>Carriers for Annuities</i>	<i>Comdex</i>	<i>MYGA</i>	<i>SPIA</i>	<i>SPDA/ DIA</i>	<i>LINKED BENEFIT</i>	<i>Indexed</i>
Reliance Standard	87			X		X
Royal Neighbors of America	59	X				X
Sagicor	82	X	X			
SILAC	76	X				X
Symetra	78	X				X
The Standard	52					

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