



CARRIER RATINGS

CARRIER (Parent Company)	A.M. BEST	STANDARD & POORS
American General (AIG Life Group)	A (3)	A+(5)
American National	A (3)	AA- (4)
AXA Equitable Life (AXA Financial Group)	A+ (2)	AA (3)
Banner Life (Legal & General)	A+ (2)	AA- (4)
Genworth Companies	A (3)	A (6)
ING Companies	A (3)	A+ (5)
John Hancock U.S.A. (Manulife Financial)	A++ (1)	AA+ (2)
Lincoln Benefit (Allstate Financial)	A+ (2)	AA- (4)
Lincoln National (Lincoln Financial Group)	A+ (2)	AA- (4)
MetLife Investors (Metropolitan Life)	A+ (2)	AA- (4)
Nationwide	A+ (2)	A+ (5)
Protective Life Ins. Co.	A+ (2)	AA- (4)
Prudential Financial	A+ (2)	AA- (4)
Savings Bank Life Insurance	A+ (2)	N/A
Sun Life Assurance	A+ (2)	AA (3)
Transamerica (AEGON)	A (3)	AA- (4)
United of Omaha (Mutual of Omaha)	A+ (2)	AA- (4)
West Coast Life (Protective Life Corp.)	A+ (2)	AA- (4)

--- FOR ADVISOR USE ONLY ---

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