

Company	Ratings				
	Best's	S&P	Moody's	Fitch	Comdex

**LIFE**

American General	A	A+	A2	A-	82
Aviva/AmerUs/Indianapolis	A	A+	A1		87
AXA	A+	AA-	Aa3	AA-	95
Cincinnati Life	A	A	-	A+	83
Genworth	A	A	A1	A-	79
Guardian	A++	AA+	Aa2	AA+	99
ING-Reliastar	A	A	A2	A-	79
John Hancock	A+	AA-	A1	AA-	93
Lincoln Benefit	A+	A+	A1	A-	86
Lincoln Financial	A+	AA-	A2	A+	89
Mass Mutual	A++	AA+	Aa2	AA+	99
Met Life / General American	A+	AA-	Aa3	AA-	95
New York Life	A++	AA+	Aaa	AAA	100
Principal	A+	A	Aa3	AA-	92
Protective	A+	AA-	A2	A	87
Prudential	A+	AA-	A2	A+	89
Transamerica	A+	AA-	A1	AA-	93
United of Omaha	A+	A+	A1		92

Additional Carriers Available. Please contact AdvisorNet Insurance for assistance.

**DI**

American General	A	A+	A2	A-	82
Assurity	A-				
Guardian	A++	AA+	Aa2	AA+	99
Illinois Mutual	B+				
Lloyds of London	A	A+		A+	
Met Financial	A+	AA-	Aa3	AA-	95
Principal Life	A+	A	Aa3	AA-	92
Standard	A	A+	A1	A+	86
Union Central	A	A+		A+	85
United of Omaha	A+	A+	A1		92

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### LTC

American General	A	A+	A2	A-	82
Genworth	A	A	A1	A-	79
John Hancock	A+	AA-	A1	AA-	93
Mass Mutual	A++	AA+	Aa2	AA+	99
Mutual of Omaha	A+	A+	A1		92
Prudential	A+	AA-	A2	A+	89

### LTC Combo Products

Genworth	A	A	A1	A-	79
John Hancock	A+	AA-	A1	AA-	93
Money Guard/Lincoln Financial	A+	AA-	A2	A+	86
State Life/One America	A+	AA-			96
United of Omaha	A+	A+	A1		92

### ANNUITIES

Allianz	A	AA	A2		87
American General	A	A+	A2	A-	82
American National	A	A+			86
Aviva/AmerUs/Indianapolis	A	A+	A1		87
Cincinnati Life	A	A		A+	83
Great American	A	A+	A3	A+	82
ING USA Annuity & Life Company	A	A	A2	A-	79
Integrity Life	A+	AA+	Aa3	AA	97
John Hancock	A+	AA-	A1	AA-	93
Lincoln Benefit Life	A+	A+	A1	A-	93
Lincoln Financial	A+	AA-	A2	A+	86
Loyal American	A-			A+	68
Nacolah	A+	A+			93
Old Mutual	B++			BB	48
Principal Life	A+	A	Aa3	AA-	92
Protective	A+	AA-	A2	A	87
Symetra	A	A	A3	A+	80
The Standard	A	A+	A1	A+	86
Transamerica	A+	AA-	A1	AA-	93
United of Omaha	A+	A+	A1		92
Western National	A	A+	A2	A-	82

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