

CARRIER	A.M. Best	DIA	SPIA	Fixed Annuities	Indexed Annuities	Term Life	ROP Term	Single Premium	Easy Issue / Final Expense	Simplified Issue	Universal Life	Indexed UL	Survivor Life	Whole Life	Medicare Supplement	Disability
AETNA	Α								✓						✓	
AFLAC TIER ONE	A+								√						√	
ALLIANZ LIFE INSURANCE CO. OF NORTH AMERICA*	A+			✓	✓	✓						✓				
AMERICAN EQUITY	A-		✓	✓	✓											
AMERICAN GENERAL LIFE	Α	✓	✓	✓	✓	√			√		✓	✓				
AMERICAN GENERAL - AIG MSG (Power Select)	Α				✓											
AMERICAN NATIONAL, AMERICAN NATIONAL NY	Α		✓	✓	✓	✓				✓	✓	✓		✓		
AMERICAN-AMICABLE	Α					>			√							
AMERICO	Α			✓	✓	\			✓		✓					
AMERITAS	Α					\					✓	✓		✓		
ASPIDA	Α-			✓												
ASSURITY LIFE INSURANCE COMPANY	Α-		✓	✓		✓	✓				✓			✓		✓
ATHENE, ATHENE NY	Α		✓	✓	✓											
ATLANTIC COAST LIFE	B++			√	✓											
BANNER LIFE	A+					√					✓					
BESTOW	A+					✓										
BRIGHTHOUSE FINANCIAL	A+					✓					✓					✓
CENTRAL STATES INDEMNITY LIFE INSURANCE CO.	A+														✓	
CIGNA	Α														✓	
CINCINNATI LIFE INSURANCE COMPANY	Α					✓	✓				√					
CLEAR SPRING LIFE & ANNUITY	A-		√	✓	✓											
COLUMBIAN FINANCIAL GROUP	B++					✓										
EQUITABLE	A+			✓							✓	✓	✓			
EQUITRUST	B++		✓	✓	√											
FIDELITY & GUARANTY LIFE, F&G LIFE NY**	Α-		✓	✓	✓							✓				
FIDELITY LIFE ASSOCIATION	A-					✓				✓						
FIDELITY SECURITY (RISK)	Α-															✓
FORESTERS FINANCIAL	Α					✓			√	√	√			√		
GERBER LIFE	Α								√					✓		
GLOBAL ATLANTIC - ACCORDIA LIFE	А										√	√				
GLOBAL ATLANTIC - FORETHOUGHT	Α	√	√	√	√											
GPM HEALTH & LIFE INSURANCE COMPANY	A-					✓				√	✓				✓	
GREAT WESTERN	Α								√							
GUARDIAN	A++															✓
HEARTLAND	B++			√												
HUMANA	Α-														√	
ILLINOIS MUTUAL	Α-															✓
INTEGRITY LIFE	A+	√	√	✓	√											

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JOHN HANCOCK LIFE	A+					✓					✓	✓	✓			
LAFAYETTE LIFE INSURANCE	A+		✓	√	✓	✓		✓	✓	✓				✓		
LEGACY MARKETING GROUP	Α				✓											
LINCOLN FINANCIAL GROUP	A+	√	✓	√	√	✓		√			√	√	✓			
LLOYD'S	A+															√
MANHATTAN LIFE INSURANCE COMPANY	B+														✓	
MASSMUTUAL ASCEND	А		✓	√	√											
MASSMUTUAL	A++					✓					√		✓	✓		✓
MUTUAL/UNITED OF OMAHA, INC.	A+	✓	√	✓		✓			√	√	√	√			√	✓
MUTUAL TRUST LIFE	Α					✓								✓		
NASSAU	B+			✓	✓											
NATIONAL LIFE GROUP	Α			√	✓	✓					✓	✓		✓		
NATIONAL WESTERN	Α		✓	√	✓			✓		✓		✓				
NATIONWIDE	A+		✓	✓		✓		✓			✓	✓	✓	✓		
NORTH AMERICAN	A+		√	✓	✓	✓		✓			✓	✓				
OHIO NATIONAL	Α															✓
ONEAMERICA STATE LIFE	A+			✓	✓			✓						✓		
OCEANVIEW	Α-			✓	✓											
PACIFIC LIFE	A+		√	√	✓	✓					✓	✓	✓			
PRINCIPAL	A+															✓
PROTECTIVE	A+		✓	✓		✓					✓	✓				
PRUDENTIAL	A+					✓					✓	✓	✓			
RELIANCE STANDARD	A+			✓	✓											
ROYAL NEIGHBORS	Α-		✓	✓		✓			✓	✓	✓			✓		
SAGICOR	Α-		✓	✓				✓				✓		✓		
SAVINGS BANK LIFE INSURANCE COMPANY	Α					✓								✓		
SECURIAN - MINNESOTA LIFE	A+		✓	✓		✓					✓	✓	✓	✓		
SECURITY MUTUAL COMPANY OF NEW YORK	A-		✓	✓		✓					✓			✓		
SENTINEL SECURITY LIFE	B++			✓	✓											
SILAC	B+			√	✓											
SYMETRA	Α	✓	✓	✓	✓	✓					✓	✓				
THE STANDARD	Α		✓	✓	✓											✓
TRANSAMERICA, TRANSAMERICA NY ^I	A+					✓			✓	✓	✓	✓				
TRANSAMERICA PREMIER	A+														√	
UNITEDHEALTHCARE	Α														✓	
UNITED HOME LIFE	Α-					✓			✓	✓				✓		
UNUM	Α-															✓
WESTERN UNITED LIFE ASSURANCE COMPANY *Allianz Life Insurance Company of North Amer	B+	ol otu	noti	AM D	tla A L (C		tin = (2	d biol	of 16 =	nailale en '	maa) -	d we 0	Game J.T.	no 2022	**E&C	Life

^{*}Allianz Life Insurance Company of North America financial strength ratings: A.M. Best's A+ (Superior) rating (2nd highest of 16 possible ratings), and was affirmed June 2022. **F&G Life: A- (Excellent) Assigned to insurance companies that have an excellent ability to meet their ongoing insurance obligations. Harnsamerica FE products are available through a separate channel from This information is subject to change from time to time without notice. The release of this information is limited to licensed insurance professionals and should not be provided to consumers.

