

## **One Resource Group Corporation**

# *Approved Annuity and Insurance Carriers*

*Top Companies · Underwriting · Products · Compensation*

- *Universal Life*
- *Whole Life*
- *Survivor*
- *Annual Renewable Term (ART)*
- *Level Term 5-10-15-20-25-30*
- *ROP Term*
- *Fixed Annuities*
- *Long Term Care*
- *Med Sup and Critical Illness*
- *Disability Income*
- *Impaired Risk Cases*

*Date: 01.01.10*

## Permanent Insurance

One Resource Group provides the following permanent insurance carriers.

Carriers shown may not be available in your state. Please check for availability before proceeding.

### Accumulation Universal Life (Current Assumption)

American General Life  
American National Life  
AXA Equitable  
Bankers Life of NY  
Columbus Life  
Companion Life of NY  
Genworth Life and Annuity Insurance Company  
Genworth Life Insurance Company  
Genworth Life Insurance Co. of NY  
Hartford Life  
ING-ReliaStar Life  
ING-ReliaStar Life of NY  
Jackson National Life  
John Hancock  
Kansas City Life  
Life of the Southwest  
Lincoln Benefit Life  
Lincoln Life and Annuity Co. of NY  
Lincoln National Life  
Nationwide  
New York Life  
North American  
Pacific Life  
Phoenix Life  
Principal Life  
Protective Life  
Prudential Financial  
Security Mutual Life of NY  
Sun Life  
Transamerica  
Union Central  
United of Omaha  
United States Life of NY  
West Coast Life

### High Early Cash Value – UL

Allianz  
Aviva Life  
AXA Equitable  
John Hancock  
Lincoln National Life  
Minnesota Life  
West Coast Life

### High Early Cash Value – SUL

AXA Equitable  
John Hancock

### Indexed Survivorship Universal Life

Allianz  
American General Life  
Aviva Life  
Bankers Life of NY  
North American

Pacific Life  
United States Life of NY

### Indexed Universal Life

Allianz  
American General Life  
Americo  
American National Life  
Aviva Life  
Aviva Life & Annuity Co. of NY  
Bankers Life of NY  
Columbus Life  
Life of the Southwest  
Lincoln Benefit Life  
Lincoln National Life  
Minnesota Life  
North American  
Old Mutual  
Old Mutual of NY  
Pacific Life  
Phoenix Life  
RBC/Liberty Life  
Union Central  
United States Life of NY  
Western Reserve Life

### Limited Pay Whole Life

John Hancock  
Lafayette Life  
RBC/Liberty Life  
Savings Bank Life of MA

### Non-Par Whole Life

American General Life  
Americo (Simplified Issue available)  
Assurity Life (Simplified Issue)  
AXA Equitable  
Bankers Life of NY  
Foresters (Simplified Issue)  
Hartford Life  
John Hancock  
Kansas City Life  
Pacific Life  
Protective Life (conversions only)  
RBC/Liberty Life  
Transamerica  
United Home Life (Simplified Issue avail.)  
United of Omaha (Simplified Issue)

### Par Whole Life

American National Life  
Assurity Life  
Lafayette Life  
Life of the Southwest  
MetLife Investors USA  
Metropolitan Life  
New York Life

Savings Bank Life of MA  
Security Mutual Life of NY  
Union Central

### Second-To-Die Universal Life (Current Assumption)

AXA Equitable  
Columbus Life  
ING-ReliaStar Life of NY  
John Hancock  
New York Life

### Simplified/Guaranteed Issue

American National Life  
Americo  
Assurity Life  
AXA Equitable ((Multi Life)  
Fidelity Life  
Foresters  
Lafayette Life  
Lincoln National Life (Multi Life)  
Nationwide  
Old Mutual  
Presidential  
Transamerica  
United Home Life  
United of Omaha

### Single Premium Universal Life

Allstate Life Insurance Co. of NY  
Nationwide  
Transamerica  
United of Omaha

### Single Premium Whole Life

Assurity Life  
John Hancock  
Lafayette Life  
Protective Life  
Savings Bank Life of MA

### Survivorship Universal Life w/ Guarantees to Age 100

Allstate Life Insurance Co. of NY  
Aviva Life  
Aviva Life & Annuity Co. of NY  
Columbus Life  
Companion Life of NY  
Genworth Life and Annuity Insurance Company  
Genworth Life Insurance Co. of NY  
Hartford Life  
John Hancock  
Lincoln Benefit Life  
Lincoln Life and Annuity Co. of NY  
Lincoln National Life  
New York Life  
Pacific Life

Phoenix Life  
Principal Life  
Protective Life  
Sun Life  
Transamerica  
United of Omaha  
West Coast Life

### Universal Life w/Guarantees to Age 100

Allianz  
Allstate Life Insurance Co. of NY  
American General Life  
American National Life  
Assurity Life  
Aviva Life  
Aviva Life & Annuity Co. of NY  
Bankers Life of NY  
Banner Life  
Columbus Life  
Companion Life of NY  
Foresters  
Genworth Life and Annuity Insurance Company  
Genworth Life Insurance Company  
Genworth Life Insurance Co. of NY  
Hartford Life  
Illinois Mutual  
ING-ReliaStar Life  
ING-ReliaStar Life of NY  
Jackson National Life  
John Hancock  
Kansas City Life  
Life of the Southwest  
Lincoln Benefit Life  
Lincoln Life and Annuity Co. of NY  
Lincoln National Life  
MetLife Investors USA  
Metropolitan Life  
Nationwide  
New York Life  
North American  
Pacific Life  
Phoenix Life  
Principal Life  
Protective Life  
Prudential Financial  
RBC/Liberty Life  
Sun Life  
Transamerica  
Union Central  
United of Omaha  
United States of Life NY  
West Coast Life  
William Penn Life Insurance Co. of NY

## Term Insurance

One Resource Group provides the following term insurance carriers.

**Carriers shown may not be available in your state. Please check for availability before proceeding.**

### 1 Year Term (ART)

Aviva Life  
Aviva Life & Annuity Co. of NY  
AXA Equitable  
New York Life  
Pacific Life  
Savings Bank Life of MA  
Transamerica  
Union Central

### 5 Year Term

Fidelity Life  
Minnesota Life  
New York Life

### 10 Year Term

Allianz Life  
Allstate Life Insurance Co. of NY  
American General Life  
American National Life  
Americo  
Ameritas  
Assurity Life  
Aviva Life  
Aviva Life & Annuity Co. of NY  
AXA Equitable  
Banner Life  
Columbus Life  
Companion Life of NY  
Fidelity Life  
Foresters  
Genworth Life and Annuity Insurance Company  
Genworth Life Insurance Company  
Genworth Life Insurance Co. of NY  
Hartford Life  
Illinois Mutual  
ING-ReliaStar Life  
ING-ReliaStar Life of NY  
Jackson National Life  
John Hancock  
Kansas City Life  
Life of the Southwest  
Lincoln Benefit Life  
Lincoln Life and Annuity Co. of NY  
Lincoln National Life  
MetLife Investors USA  
Minnesota Life  
Nationwide  
New York Life  
North American  
Old Mutual  
Pacific Life  
Phoenix Life  
Principal Life  
Protective Life  
Prudential Financial  
RBC/Liberty Life  
Savings Bank Life of MA  
Security Mutual Life of NY  
Transamerica  
Union Central  
United of Omaha  
United States Life of NY  
West Coast Life  
Western Reserve Life

William Penn Life Insurance Co. of NY

### 15 Year Term

Allstate Life Insurance Co. of NY  
American General Life  
American National Life  
Americo  
Assurity Life  
AXA Equitable  
Banner Life  
Companion Life of NY  
Fidelity Life  
Genworth Life and Annuity Insurance Company  
Genworth Life Insurance Company  
Genworth Life Insurance Co. of NY  
Hartford Life  
Illinois Mutual  
ING-Reliastar Life  
ING-Reliastar Life of NY  
Jackson National Life  
John Hancock  
Kansas City Life  
Life of the Southwest  
Lincoln Benefit Life  
Lincoln Life and Annuity Co. of NY  
Lincoln National Life  
MetLife Investors USA  
Minnesota Life  
North American  
Old Mutual  
Old Mutual of NY  
Principal Life  
Protective Life  
Prudential Financial  
RBC/Liberty Life  
Savings Bank Life of MA  
Security Mutual Life of NY  
Transamerica  
Union Central  
United of Omaha  
United States Life of NY  
West Coast Life  
Western Reserve Life  
William Penn Life Insurance Co. of NY

### 20 Year Term

Allianz Life  
Allstate Life Insurance Co. of NY  
American General Life  
American National Life  
Americo  
Ameritas  
Assurity Life  
Aviva Life  
Aviva Life & Annuity Co. of NY  
AXA Equitable  
Bankers Life of NY  
Banner Life  
Columbus Life  
Companion Life of NY  
Fidelity Life  
Foresters  
Genworth Life and Annuity Insurance Company  
Genworth Life Insurance Company

Genworth Life Insurance Co. of NY

Hartford Life  
Illinois Mutual  
ING-Reliastar Life  
ING-Reliastar Life of NY  
Jackson National Life  
John Hancock  
Kansas City Life  
Life of the Southwest  
Lincoln Benefit Life  
Lincoln Life and Annuity Co. of NY  
Lincoln National Life  
MetLife Investors USA  
Minnesota Life  
Nationwide  
New York Life (20/10 Year Term)  
North American  
Old Mutual  
Old Mutual of NY  
Phoenix Life  
Principal Life  
Protective Life  
Prudential Financial  
RBC/Liberty Life  
Savings Bank Life of MA  
Security Mutual Life of NY  
Transamerica  
Union Central  
United of Omaha  
United States Life of NY  
United Home Life  
West Coast Life  
Western Reserve Life  
William Penn Life Insurance Co. of NY

### 25 Year Term

Americo  
Lincoln Life & Annuity Co. of NY  
Lincoln National Life  
Old Mutual  
Savings Bank Life of MA  
Transamerica  
United States Life of NY  
West Coast Life

### 30 Year Term

Allstate Life Insurance Co. of NY  
American General Life  
American National Life  
Americo  
Ameritas  
Assurity Life  
Aviva Life  
Aviva Life & Annuity Co. of NY  
AXA Equitable  
Bankers Life of NY  
Banner Life  
Columbus Life  
Companion Life of NY  
Fidelity Life  
Foresters  
Genworth Life and Annuity Insurance Company  
Genworth Life Insurance Company  
Genworth Life Insurance Co. of NY  
Hartford Life

Illinois Mutual  
ING-Reliastar Life  
ING-Reliastar Life of NY  
Jackson National Life  
John Hancock  
Kansas City Life  
Life of the Southwest  
Lincoln Benefit Life  
Lincoln Life and Annuity Co. of NY  
Lincoln National Life  
MetLife Investors USA  
Minnesota Life  
Nationwide  
North American  
Old Mutual  
Old Mutual of NY  
Phoenix Life  
Principal Life  
Protective Life  
Prudential Financial  
RBC/Liberty Life  
Savings Bank Life of MA  
Transamerica  
Union Central  
United of Omaha  
United States Life of NY  
United Home Life  
West Coast Life  
Western Reserve Life  
William Penn Life Insurance Co. of NY

### Return of Premium

Allianz Life  
American General Life  
American National Life  
Americo  
AXA Equitable  
Columbus Life  
Fidelity Life  
Illinois Mutual  
ING-Reliastar Life  
Kansas City Life  
Lincoln Benefit Life  
Old Mutual  
Phoenix Life  
Prudential Life  
RBC/Liberty Life  
Transamerica  
United Home Life  
United of Omaha  
United States Life of NY  
Western Reserve Life

### Survivorship Term

John Hancock  
West Coast Life

### Simplified Issue Term

Assurity Life  
Fidelity Life  
Guarantee Trust Life  
RBC/Liberty Life  
United Home Life

## ***Variable Universal Life***

*One Resource Group provides the following variable universal life carriers.*

***Carriers shown may not be available in your state. Please check for availability before proceeding.***

### ***Variable Universal Life***

*American General Life*

*Allstate Life Insurance Co. of NY*

*American National Life*

*AXA Equitable*

*Hartford Life*

*John Hancock*

*Lincoln Benefit Life*

*Lincoln Life and Annuity Company of NY*

*Lincoln National Life*

*MetLife Investors USA*

*Metropolitan Life (NY)*

*Nationwide*

*New York Life*

*Principal Life*

*Protective Life*

*Prudential Financial*

*Security Life of Denver*

*Sun Life Financial*

*Transamerica*

*United States Life of NY*

*Western Reserve Life*

***Securities offered through The Leaders Group, Inc., Member FINRA/SIPC, 26 West Dry Creek Circle, Suite 575, Littleton, CO 80120, 303-797-9080***

## **Annuity**

*One Resource Group has a complete portfolio of traditional and specialty annuity products. We understand the marketplace and do our best to keep you informed of the changes in the industry and product enhancements.*

***Carriers shown may not be available in your state. Please check for availability before proceeding.***

- *Top Rated Carriers*
- *Expanded Product Portfolio Available*
- *Expert Analysis on Complex Annuity Cases*
- *Detailed Case Management (including 1035 tracking)*
- *Support for Sales Presentations and Product Comparisons*
- *Tools Available on Internet (forms, product information and status)*
- *Competitive Compensation*

### ***Carriers Represented \****

*Allstate Life Insurance Co. of NY*

*American General Life*

*Allianz Life*

*American Equity*

*American National Life*

*Americo*

*Annuity Investors*

*Assurity*

*EquiTrust*

*Genworth Life and Annuity Insurance Company*

*Genworth Life Insurance Company of New York*

*Great American Life*

*Illinois Mutual*

*ING-Reliastar Life*

*ING-Reliastar Life of NY*

*ING USA*

*Integrity*

*Kansas City Life*

*Lafayette Life*

*Life of the Southwest*

*Lincoln Benefit Life*

*Lincoln National Life*

*National Integrity*

*North American*

*North American of NY*

*Old Mutual*

*Old Mutual of NY*

*Presidential*

*Principal Life*

*RBC Insurance (BMA)*

*Reliance Standard*

*Reliastar Life of NY*

*Standard Life of OR*

*Sun Life Financial/Keyport*

*Transamerica*

*United of Omaha*

*West Coast Life*

*Western National Life (formerly AIG Annuity)*

### ***Credit Union/Bank Programs \*\****

*American General Life*

*Lincoln Benefit Life*

### ***Rated Age Annuities***

*American General Life*

*United of Omaha*

*\* Additional carriers available upon request*

*\*\* Private Label products available*

## ***Long Term Care Insurance***

*One Resource Group provides a complete portfolio of top rated insurance carriers and products to meet even the most demanding client's needs. We understand the industry and make sure your clients receive the best coverage every time, regardless of obstacles.*

***Carriers shown may not be available in your state. Please check for availability before proceeding.***

- *Individual and Multi-Life*
- *Access to Multiple Carrier Product Lines*
- *Effective Product Training*
- *Pre-underwriting Support*
- *Quotes, Illustrations, Marketing Materials*
- *Top Notch Sales Support and Case Management*
- *Timely and Comprehensive Live Service*
- *24 Hour On-line Status and Access to Forms, Licensing, and Marketing Materials*
- *Best Commissions*

### ***LTC Carriers Represented***

*Genworth Life Insurance Company*

*John Hancock*

*Lincoln Financial Group/MoneyGuard®*

*Mass Mutual*

*MedAmerica*

*MetLife*

*Mutual of Omaha*

*Prudential Financial*

*United of Omaha*

### ***Critical Illness/Emergency Care Carriers Represented***

*Mutual of Omaha*

*American General Life*

*Assurity Life*

### ***Medicare Supplement***

*American Continental*

*Continental Life*

*Mutual of Omaha*

*United of Omaha*

*United World*

### ***Medicare Part D***

*Coventry Health (Advantra Rx)*

## ***Disability***

*One Resource Group provides a complete Disability portfolio of top rated insurance carriers and products to meet even the most demanding client's needs. We understand the industry and make sure your client receives the best coverage every time, regardless of obstacles.*

***Carriers shown may not be available in your state. Please check for availability before proceeding.***

- *Product Portfolio*
- *Individual DI*
- *Business Overhead Expense*
- *Buy- Sell Disability*
- *Blue Collar*
- *Impaired Risk*
- *High Limit Coverage*
- *Pension Supplement*
- *Key Person Disability*
- *Guarantee/Guarantee to Issue*
- *Multi-Life Discounts*
- *Individual/Group Combo*

### ***Carriers Represented***

*Assurity*

*Berkshire/Guardian*

*(CT, IL, IN, NJ, NY, OH, and WI only)*

*Fidelity Security Life*

*Illinois Mutual*

*MassMutual*

*MetLife*

*Mutual of Omaha*

*Petersen International*

*Principal Life*

*Standard Life of OR*

*Union Central*

**Our Web Site:** [www.orgcorp.com](http://www.orgcorp.com)

*One Resource Group strives to keep our web site up-to-date and informative. We think it makes doing business with us much easier when our brokers are knowledgeable and well informed. The following sections are available for your convenience:*

- *Contact Us*
- *Carrier/State Specific Applications*
- *Term Life Product Quote Engine*
- *Permanent Product Search Engine*
- *Permanent Product Quote Request*
- *Annuity Product Quote Request*
- *Annuity Rates & Search*
- *Annuity Hot Sheets*
- *Indexed Annuity Calendar*
- *Long Term Care Quote Request*
- *Long Term Care Quote Engine*
- *Disability Product Quote Request*
- *On-Line Status Available 24/7*
- *Carrier/Product Information*
- *Carrier Financial Ratings*
- *Impaired Risk Underwriting Forms*
- *Agent Appointment Paperwork*
- *Financial Needs Analysis Tools*
- *Advanced Sales Concepts/Articles*
- *Current Promotions*
- *Sales and Policy Owner Forms*
- *Agent Tools*
- *Paramed On-Line Access*

## **Brokerage**

*One Resource Group was founded by people who understand brokerage and the need to provide world-class service, underwriting and compensation to the marketplace. Our mission statement is simple. "We exist to serve both you and your client to ensure that all parties' interests are satisfied along the way." There are too many choices out there for the independent financial advisor and estate planner. By understanding your client's needs, One Resource Group can arm you with the best solution every time. From case design to policy delivery, communication is the key to success, both yours and ours.*

- *Term Life*
- *Fixed Universal Life*
- *Variable Universal Life*
- *Whole Life*
- *Survivorship Life*
- *Fixed and Indexed Annuities*
- *Variable Annuities*
- *Long Term Care Insurance*
- *Mortgage Products*
- *Bank Owned Life Insurance*
- *Group/Individual Disability Income*
- *412i Defined Benefit Plans*
- *Premium Financed Life Insurance*
- *Financial Institution Products*

## ***One Resource Group***

*By offering over 50 of the finest insurance companies, One Resource Group has access to some of the best advanced sales attorneys and case design professionals in the business. Objectivity is extremely important to your client and to the continued success of our planners and financial advisors. By understanding your client's needs, One Resource Group can arm you with the best solution every time. From case design to policy delivery, communication and education are the keys to success, both yours and ours.*

- *Life Insurance*
- *Annuities*
- *Group/Individual Long Term Care Products*
- *Mortgage Products*
- *Bank Owned Life Insurance (BOLI)*
- *Corporate Owned Life Insurance (COLI)*
- *Group/Individual Disability Income*
- *Defined Benefit Plans*
- *Defined Contribution Plans*
- *Life Settlements*
- *Premium Finance*
- *Executive Carve Out Plans*
- *Deferred Compensation*
- *Accounts Receivable Financing*
- *SPIA Funded Life Insurance*
- *Restrictive Endorsement Bonus Arrangement (REBA)*
- *Supplemental Executive Retirement Plan (SERP)*