

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*
- *Variable Universal Life*
- *Fixed Annuities*
- *Long Term Care*
- *Med Sup and Critical Illness*
- *Linked Benefits*
- *Disability Income*
- *Impaired Risk Cases*
- *Individual Insurance*
- *Group Insurance*
- *Agent's E&O*
- *Web CE – CE Class Information & DOI Access*

Date: 2.24.2017

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
Columbus Life
Companion Life of NY
John Hancock
Lincoln Life and Annuity Co. of NY
Lincoln National Life
Nationwide
New York Life
Pacific Life
Principal Life
Protective Life
Prudential Financial
Sagicor
Transamerica Life
Transamerica Financial Life
United of Omaha
United States Life of NY
Voya

High Early Cash Value – UL

Accordia Life
Allianz Life Insurance Company of
North America
AXA Equitable
John Hancock
Lincoln National Life
Minnesota Life
North American Company for Life
and Health®

High Early Cash Value – SUL

AXA Equitable
Columbus Life
John Hancock

Indexed Survivorship Universal Life

Accordia Life
Allianz Life Insurance Company of
North America
American General Life
Minnesota Life
North American Company for Life
and Health® Pacific Life
Securian
United States Life of NY
Zurich American Life Insurance
Company

Indexed Universal Life

Accordia Life
Allianz Life Insurance Company of North
America
American General Life
American National Life
AXA Equitable
Columbus Life
John Hancock
Lincoln National Life
Minnesota Life
Nationwide
North American Company for Life and
Health®
Pacific Life
Principal Life
Protective Life
Prudential Life
Sagicor
Securian
Transamerica Life
United States Life of NY
Voya
Zurich American Life Insurance Company

Limited Pay Whole Life

Assurity Life
Foresters
Guardian Life Insurance Company
Lafayette Life (Simplified Issue avail.)
New York Life
Sagicor
Savings Bank Life of MA

Non-Par Whole Life

American General Life
Assurity Life (Simplified Issue)
AXA Equitable
Fidelity Life (Simplified Issue)
Pacific Life
Protective Life (conversions only)
Sagicor
Transamerica Life
Transamerica Financial Life
United Home Life (Simplified Issue avail.)
United of Omaha (Simplified Issue)

Par Whole Life

American National Life
Assurity Life
Foresters
Guardian Life Insurance Company
Lafayette Life
Minnesota Life
Mutual Trust Life
New York Life
Savings Bank Life of MA
Securian
Security Mutual Life of NY

Simplified/Guaranteed Issue

American Continental
American National Life
Assurity Life
AXA Equitable ((Multi Life)
Columbian Life
Family Life
Fidelity Life
Foresters
Gerber
Lafayette Life
Lincoln National Life (Multi Life)
Nationwide
Oxford Life
Sagicor
Transamerica Life
Transamerica Financial Life
United Home Life
United of Omaha
Vantis

Single Premium Universal Life

Nationwide
Transamerica Life
United of Omaha
Assurity
Equitrust

Single Premium Whole Life

Foresters
Guardian Life Insurance Company
Lafayette Life
Mutual Trust Life
Sagicor

Survivorship Universal Life

(Current Assumption)
AXA Equitable
Columbus Life
Guardian Life Insurance Company

John Hancock
Minnesota Life
Pacific Life

Survivorship Universal Life w/ Lifetime Guarantees

American General Life
Columbus Life
Companion Life of NY
John Hancock
Lincoln Life and Annuity Co. of NY
Lincoln National Life
Minnesota Life
Nationwide
New York Life
Principal Life
Protective Life
Prudential Financial
Securian
Security Mutual Life of NY
United of Omaha

Survivorship Whole Life

Guardian Life Insurance Company
New York Life

Universal Life w/ Lifetime Guarantees

American General Life
American General Life & Accident
American National Life
Columbus Life
Companion Life of NY
John Hancock
Lincoln Life and Annuity Co. of NY
Lincoln National Life
Nationwide
New York Life
North American Company for Life and
Health®
Pacific Life
Principal Life
Protective Life
Prudential Financial
Sagicor
Symetra
United of Omaha
United States of Life 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)

Accordia Life
American National Life
AXA Equitable
New York Life
Pacific Life
Transamerica Life
Transamerica Financial Life

5 Year Term

Fidelity Life
Minnesota Life
New York Life
Securian

10 Year Term

Accordia Life
American General Life
American National Life
Ameritas
Assurity Life
AXA Equitable
Banner/Legal & General America
Columbus Life
Companion Life of NY
Fidelity Life
Foresters
John Hancock
Lincoln Life and Annuity Co. of NY
Lincoln National Life
MetLife Investors USA
Minnesota Life
Nationwide
New York Life
North American Company for Life and Health®
Pacific Life
Principal Life
Protective Life
Prudential Financial
Sagicor
Savings Bank Life of MA
Securian
Security Mutual Life of NY
Symetra
Transamerica Life

Transamerica Financial Life
United of Omaha
United States Life of NY
William Penn/Legal & General America

15 Year Term

American General Life
American National Life
Assurity Life
AXA Equitable
Banner/Legal & General America
Companion Life of NY
Fidelity Life
John Hancock
Lincoln Life and Annuity Co. of NY
Lincoln National Life
MetLife Investors USA
Minnesota Life
North American Company for Life and Health®
Principal Life
Protective Life
Prudential Financial
Savings Bank Life of MA
Securian
Security Mutual Life of NY
Symetra
Transamerica Life
Transamerica Financial Life
United of Omaha
United States Life of NY
William Penn/Legal & General America

20 Year Term

Accordia Life
American General Life
American National Life
Ameritas
Assurity Life
AXA Equitable
Banner/Legal & General America
Columbus Life
Companion Life of NY
Fidelity Life

Foresters
John Hancock
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 Company for Life and Health®
Principal Life
Protective Life
Prudential Financial
Sagicor
Savings Bank Life of MA
Securian
Security Mutual Life of NY
Symetra
Transamerica Life
Transamerica Financial Life
United of Omaha
United States Life of NY
United Home Life
William Penn/Legal & General America

25 Year Term

Foresters
Lincoln Life & Annuity Co. of NY
Lincoln National Life
Savings Bank Life of MA
Transamerica Life
Transamerica Financial Life
United States Life of NY

30 Year Term

Accordia Life
American General Life
American National Life
Ameritas
Assurity Life
Banner/Legal & General America
Columbus Life
Companion Life of NY
Fidelity Life
Foresters

John Hancock
Lincoln Life and Annuity Co. of NY
Lincoln National Life
MetLife Investors USA
Minnesota Life
Nationwide
North American Company for Life and Health®
Principal Life
Protective Life
Prudential Financial
Sagicor
Savings Bank Life of MA
Securian
Symetra
Transamerica Life
Transamerica Financial Life
United of Omaha
United States Life of NY
United Home Life
William Penn/Legal & General America

Return of Premium

American General Life
American National Life
Assurity
Columbus Life
Fidelity Life
Prudential Life
Transamerica Life
Transamerica Financial Life
United Home Life
United States Life of NY

Survivorship Term

Protective Life

Simplified Issue Term

Assurity Life
American National Life
Fidelity Life
Sagicor
Transamerica
United Home Life
United of Omaha

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 National Life

AXA Equitable

John Hancock

Lincoln Life and Annuity Company of NY

Lincoln National Life

Nationwide

New York Life

Principal Life

Protective Life

Prudential Financial

Security Life of Denver (Voya)

Transamerica

United States Life of NY

Securities offered through The Leaders Group, Inc, 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 work hard 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*
- *Experienced 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 *

Allianz Life Insurance Company of North America

American Equity

American General Life

American National Life

Assurity Life

Athene Annuity (formerly Liberty Life)

EquiTrust

Fidelity & Guaranty (formerly Old Mutual)

Fidelity & Guaranty of NY (formerly Old Mutual of NY)

First Symetra National of NY

Gleaner Life

Great American Life

Integrity Life

Lafayette Life

Lincoln Benefit Life

Lincoln National Life

Minnesota Life

National Integrity (VT, ME, NH, & NY)

National Western

North American Company for Life and Health®

Oxford Life

Principal Life

Protective

Reliance Standard

Reliastar Life of NY

Sagicor

Savings Bank Life of MA

Standard Life of OR

Symetra Life

United of Omaha

United States Life of NY

Voya

Western National Life

** 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 favorable 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*

LTCi Carriers Represented

*Genworth Life Insurance Company
LifeSecure
Mass Mutual
Mutual of Omaha
National Guardian Life
Transamerica*

Linked Benefits

*Lincoln Financial Group/MoneyGuard®
Nationwide
OneAmerica (State Life)
Pacific Life
Mass Mutual
New York Life*

Medicare Supplement

*American Continental(Continental Life) (Aetna)
Cigna
Equitable
Gerber Life
Manhattan Life
Medico
Mutual of Omaha
Omaha Insurance
Oxford
Stonebridge (Transamerica Premier)
United American
United Health Care (AARP)*

Prescription Drug Plan

*Aetna Medicare Part D
First Health Part D
Silver Script Part D
United Health/AARP Part D*

Medicare Advantage

*Anthem
United Health Care*

Medicare Part D

*Aetna (Coverntry)
Humana
United Health Care*

Disability & Critical Illness

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 favorable 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*

Disability Carriers Represented

*Ameritas
Assurity
Guardian Life Insurance Company
Illinois Mutual
MassMutual
Mutual of Omaha
Petersen International
Principal Life
Reliance Standard
Standard Life of OR*

Critical Illness Carriers Represented

*Assurity Life
American General
Mutual of Omaha*

Group Insurance

One Resource Group provides a complete Group Insurance 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 favorable coverage every time, regardless of obstacles.

- *AD&D*
- *Dental*
- *Life*
- *Long Term Care*
- *Long Term Disability*
- *Short Term Disability*
- *Vision*

Please contact the professionals at One Resource Group for consultation on the appropriate carriers that are available in your state.

Our Web Site: 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 reputable 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 professional and estate planner. By understanding your client's needs, One Resource Group can arm you with a favorable 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*
- *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 100 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 financial professionals. By understanding your client's needs, One Resource Group can arm you with a favorable 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)*