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Niche Markets

Accidental Life:
- Assurity
- Fidelity Life
- Life Investors

"Big Case" Market Leaders (Term & UL):
- AIG/American General
- AXA/MONY
- Aviva
- ING
- Genworth
- John Hancock
- Lincoln Financial Group
- Met Life Investors
- National Life
- Nationwide
- New York Life
- Phoenix
- Prudential
- SunLife
- TransAmerica
- TransAmerica Family Markets
- Minnesota Life
- West Coast Life

Cancer and Critical Illness:
- AIG/American General
- Assurity

Competitive Premium AGE 100 Guaranteed UL:
- AIG/American General
- American National
- Aviva
- Banner
- ING
- Genworth
- John Hancock
- Lincoln Financial Group
- Met Life Investors
- National Life
- Nationwide
- Phoenix
- Prudential
- TransAmerica
- TransAmerica Family Markets
- United of Omaha
- West Coast Life

Disability (Blue-Grey Collar):
- AIG/American General
- Assurity
- Principal

Equity Indexed UL:
- AIG/American General
- Allianz
- Aviva
- ING
- Lincoln Financial Group
- National Life
- North American
- RBC

Final Expense:
- Assurity
- Fidelity Life
- Foresters
- Genworth
- TransAmerica
- TransAmerica Family Markets
- United of Omaha

Government Allotment:
- American National
- West Coast Life

Graded Death Benefit:
- Assurity
- Fidelity Life
- Foresters
- Presidential

Guaranteed Issue:
- Presidential

Impaired Risk:
- Case Specific Could Be Any Or All Carriers

Low Cost Level Term:
- AIG/American General
- Banner
- Genworth
- ING
- Liberty
- Lincoln Financial Group
- Met Life
- North American
- Prudential
- SBLI
- TransAmerica
- TransAmerica Family Markets
- United of Omaha
- West Coast Life

Low Cost Term/Cigar Smokers:
- John Hancock
- Lincoln Financial Group
- Prudential

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Transforming Insurance
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Niche Markets

Low Cost Term/Cigarette Smokers:

- Banner
- Genworth
- ING
- Met Life
- RBC
- TransAmerica
- TransFamily Markets
- United of Omaha

Mortgage/Non Med Term/ Non Med UL:

- Assurity Life
- Fidelity Life
- Foresters
- North American
- RBC
- TransAmerica Family Markets
- United of Omaha

Premium Financing:

- Special Programs
- Traditional

Online Application:

- Assurity
- AXA
- Banner
- Genworth
- ING
- John Hancock
- Lincoln Financial Group
- Met Life
- Mutual of Omaha
- Nationwide
- Phoenix
- Prudential
- RBC
- TransAmerica

UL with LTC:

- Allianz
- Assurity
- AXA
- Genworth
- John Hancock
- Lincoln Financial Group

Return of Premium Term:

- AIG/American General
- ING
- TransAmerica Family Markets

Single Premium UL:

- All Carriers

Survivorship:

- AIG/American General
- Allianz
- Aviva
- AXA
- Genworth
- ING
- John Hancock
- Lincoln Financial Group
- Met Life
- Mutual of Omaha
- Nationwide
- New York Life
- North American
- Prudential
- TransAmerica
- TransAmerica Family Markets
- West Coast Life

Table Shaving:

- AXA
- ING
- Aviva
- Lincoln Financial Group
- Met Life
- New York Life

Whole Life:

- American National
- Assurity
- AXA
- Foresters
- Lafayette Life
- Met Life
- New York Life

Worksite Management:

- AIG/American General
- Assurity

Business: Guaranteed Issue and Simplified Issue:

- AIG/American General
- American National
- Aviva
- Lafayette Life
- Lincoln Financial Group
- Met Life
- Nationwide