



800-498-2269 | Fax: 508-394-2280 | [www.pbsgo.com](http://www.pbsgo.com)

### Niche Markets

#### **Accidental Life:**

- ◆ Assurity
- ◆ Fidelity Life
- ◆ Life Investors

#### **“Big Case” Market Leaders (Term & UL):**

- ◆ AIG/American General
- ◆ AXA/MONY
- ◆ Genworth
- ◆ Indianapolis Life
- ◆ ING
- ◆ John Hancock
- ◆ Lincoln Financial Group
- ◆ Met Life Investors
- ◆ National Life
- ◆ New York Life
- ◆ Prudential
- ◆ Transamerica

#### **Competitive Premium AGE 100 Guaranteed UL:**

- ◆ AIG/American General
- ◆ American National
- ◆ AXA/MONY
- ◆ Genworth
- ◆ ING
- ◆ Indianapolis Life
- ◆ John Hancock
- ◆ Life Investors
- ◆ Lincoln Financial Group
- ◆ Met Life Investors
- ◆ National Life
- ◆ New York Life
- ◆ North American
- ◆ Prudential
- ◆ Transamerica

#### **Disability:**

- ◆ AIG/American General
- ◆ Assurity
- ◆ Ohio National
- ◆ Standard Life
- ◆ Union Central

#### **Equity Indexed UL:**

- ◆ AIG/American General
- ◆ Allianz
- ◆ Indianapolis Life
- ◆ ING
- ◆ Lincoln Financial Group
- ◆ National Life
- ◆ North American
- ◆ Old Mutual / F&G
- ◆ RBC Liberty Life

#### **Final Expense:**

- ◆ AMERICO
- ◆ Assurity
- ◆ Fidelity Life
- ◆ Life Investors
- ◆ Transamerica
- ◆ Vantis Life

#### **Graded Death Benefit:**

- ◆ AMERICO
- ◆ Assurity
- ◆ Fidelity Life

#### **Guaranteed Issue:**

- ◆ ACA Assurance
- ◆ AMERICO

#### **High Target UL:**

- ◆ AIG/American General
- ◆ Genworth
- ◆ Indianapolis Life
- ◆ Lincoln Financial Group
- ◆ North American
- ◆ Prudential
- ◆ West Coast Life

#### **Impaired Risk:**

- ◆ AIG/American General
- ◆ AMERICO
- ◆ Fidelity Life
- ◆ ING
- ◆ Prudential



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### Niche Markets

#### **Low Cost Level Term:**

- ◆ AIG/American General
- ◆ Genworth
- ◆ Met Life
- ◆ North American
- ◆ SBLI
- ◆ West Coast Life

#### **Low Cost Term/Cigar Smokers:**

- ◆ John Hancock
- ◆ Prudential

#### **Low Cost Term/Cigarette Smokers:**

- ◆ RBC Liberty Life
- ◆ Life Investors
- ◆ Old Mutual/F&G

#### **Mortgage Term:**

- ◆ AMERICO
- ◆ Assurity Life
- ◆ Fidelity Life
- ◆ Life Investors
- ◆ North American
- ◆ Old Mutual/F&G

#### **Non-Med Term:**

- ◆ AMERICO
- ◆ Assurity Life
- ◆ Fidelity Life
- ◆ Life Investors
- ◆ Old Mutual/F&G

#### **Non-Med UL:**

- ◆ Assurity Life
- ◆ Fidelity Life
- ◆ Life Investors

#### **Group Benefits:**

- ◆ Health
- ◆ Life
- ◆ STD
- ◆ LTD
- ◆ Voluntary Benefits

#### **Return of Premium Term:**

- ◆ AIG/American General
- ◆ Assurity Life
- ◆ Fidelity Life
- ◆ Genworth
- ◆ ING
- ◆ Life Investors
- ◆ North American
- ◆ Old Mutual/ F&G
- ◆ Prudential

#### **Single Premium UL:**

- ◆ Lincoln Financial

#### **Survivorship:**

- ◆ AIG/American General
- ◆ Allianz
- ◆ AXA
- ◆ ING
- ◆ Indianapolis Life
- ◆ John Hancock
- ◆ Lincoln Financial
- ◆ Met Life Investors
- ◆ New York Life
- ◆ Prudential
- ◆ West Coast Life

#### **Whole Life:**

- ◆ American National
- ◆ AMERICO
- ◆ Assurity
- ◆ John Hancock
- ◆ Met Life Investors
- ◆ New York Life
- ◆ Ohio National

#### **Premium Financial:**

- ◆ Traditional
- ◆ Special Programs

#### **Long Term Care:**

- ◆ Allianz
- ◆ Genworth
- ◆ John Hancock
- ◆ Great American
- ◆ Med-America
- ◆ Prudential