

Asset's Top Life Products

IN YOUR CLIENT'S BEST INTEREST >

Representing 60+ carriers, our dynamic and energetic team of Life experts work hard to keep you informed. For your reference, we've included a list of products below that will provide the most competitive Insurance solutions for your client.

AS OF: January 2nd, , 2020

Please Note: Top product options listed below are in no particular order of preference.

<p>TOP PICKS Tax Free Income Solution</p>	<p>Allianz Life Pro+ Advantage 01 Similar as previous product. Addt. features have been added including 40% bonus allocation</p>	<p>LSW/NLG Flex Life LSW/NLG Peak Life 02 New FlexLife and Peaklife are available with bonus buy up options & great living benefits</p>	<p>MN Life Balanced Growth Advantage 03 Two year uncapped S&P 500 strategy. Has been one of the best IUL returns on market</p>
<p>TOP PICKS Single Premium Wealth Transfer</p>	<p>EquiTrust WealthMax Bonus 01 They brought back the old WM Bonus! 100% ROP day one. Chronic & Nursing riders</p>	<p>National Western Life Lifetimes Return Select 02 Full ROP Day One 9% S&P 500 cap Chronic Illness Rider</p>	<p>Sagicor SPIUL 03 100% ROP day one Agent commission bonus through 12/31!</p>
<p>TOP PICKS Guaranteed Universal Life</p>	<p>Lincoln LifeGuarantee UL 01 Lowest cost permanent death benefit. No cash value. Chronic rider available in certain states.</p>	<p>American National Signature Guarantee UL 02 Low cost permanent policy with automatic chronic rider added ROP options in year 15, 20, & 25</p>	<p>Symetra GUL 4.0 03 Basic Chronic rider automatically added. Enhanced chronic & ROP & addt. cost</p>
<p>TOP PICKS Asset Based LTC</p>	<p>Nationwide CareMatters II 01 Cash indemnity benefit! ROP, Inflation, and multi-pay options Residual death benefit feature</p>	<p>One America Asset Care 02 Revised AssetCare offering jt. & lifetime benefits. Features have reduced compared to old version</p>	<p>Lincoln National MoneyGuard 03 Reimbursement LTC benefit with 0 day elimination period MultiPay Options</p>
<p>TOP PICKS Term Insurance</p>	<p>Top three carriers for price alone listed below 01 1) Banner 2) Lincoln 3) AIG</p>	<p>Top three term policies with living benefits 02 1) North American 2) American National 3) TransAmerica</p>	<p>Lowest cost term with best conversion 03 1) North American 2) MN Life (add addt conv rider) 3) Lincoln Financial</p>

Contact us to learn more about these products and the unique benefits they offer.



Jeff Stemler
Sr. VP, Advanced
Planning
X2126



Josh Ver Hoeve
VP, Annuity & Life
Distribution
X2160



Richard Paskal
Life Sales
Consultant
X2130