



Frank J. Petraglia & Associates, Inc.

Why Do Business with **Frank J. Petraglia & Associates' Core Carriers?**

American General (AIG)

****Best Financials of any FJP core carrier**

Very competitive for ROP term

*****Extremely competitive products for ages 70-90**

Index UL Product

Over 15 different UL plans

Consumer friendly products with catch-up provisions without interest

Concierge Unit dedicated to the large case

Retention and auto binding capacity

Cigar usage

Family history guidelines

Chapter 13 bankruptcy before discharge

American National

Well positioned in the 412i, 419 market and for 401k takeover s

Short form app process for level term cases 250,000 and up

Very good annuity portfolio including index products

Banner Life

*****Very competitive level term plans. Spreadsheet carrier.**

****Advantra UL with 20 year no lapse- issues to age 80**

Highly rated carrier-A+

****Best commissions of any FJP core carrier.**

Coronary Artery disease

Crohn's disease

Gastric bypass surgery

Hepatitis C

Stable depression on one medication

Chapter 13 bankruptcy before discharge

July 2005

Chase Insurance

Short form underwriting for term applications.

ROP term plan

Recovering alcoholics

Coronary artery disease

Elevated GGTP (liver enzyme)

Foreign travel, H-1B visa holders

Empire General

*****Consistently the Best Standard Rates in the Industry-Term & UL**

Alternate tobacco class for non-cigarette tobacco users

****Select Flex UL III very competitive for lifetime premium solves and 1035 Transfers**

Build/Weight cases

Type 2 diabetics-Standard rates

Elevated liver enzymes

Sleep apnea with documented CPAP usage

Auto racing exclusion rider available in most states

Scuba diving exclusion rider available in most states

Aviation exclusion rider can be used (to exclude) sky diving

Genworth Financial

Competes well in level term market at most underwriting classes

New SUL product is very good for level premium lifetime solves for applicants under 65

Offers multiple product lines including LTC and annuities

***Very good for SPIA's especially rated up age situations**

****Aviation-Best in the industry**

Avocation (auto racing and scuba diving)

****Writes down to \$25,000 face amounts**

Prostate cancer (post radiation)

Chapter 13 bankruptcy before discharge

Dedicated underwriter for applicants over age 65

Lincoln Benefit Life

****One of the few remaining table shave programs still available in the brokerage market**

Good products for Premium Finance cases or deferred comp BOLI, COLI market

Multiple product portfolio including LTC and annuities

Actual age carrier

Build/Weight cases

****Foreign travel, travel to Israel**

Non US citizens/visa holders (includes E2, H-1B, L, O, TN)

Stable depression on one medication

Sherlock Underwriting Program

July 2005

NACOLAH

Good portfolio for wealth transfer sales

***Only FJP carrier with a UL plan that has the ability to use the benefit for LTC expenses**

Has UL product with lifetime ROP available

Mortgage term product just introduced in 2005

Has a simplified/instant issue term plan for financial institutions

Aviation

Breast cancer

Elevated liver enzymes

Marijuana usage/ non-smoker rates

Stable depression on one medication

Chapter 13 bankruptcy before discharge

United of Omaha

Mortgage term product available with simplified issue limits to 150,000

****Competitive for lifetime UL sales some of the highest target premiums in the industry**

Has a 30 yr ROP term product

Actual age carrier

Build/Weight cases

Single DUI with no alcohol criticism

Alcohol/drug treatment after 4 years

Multiple sclerosis (MS)

Auto racing

Sleep apnea with documented CPAP usage

Cigar usage

Responsiveness to quick quotes

West Coast Life

****One of the very few second-to-die term plans in the industry**

Offers a 25 yr level term plan

Actual age carrier

Build/Weight cases