

Updated 2/21/06:

(New info highlighted in Red)

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

CARRIER	PRODUCTS	UNDERWRITING STRENGTHS
<p><b>American General</b></p> <p>*Concierge unit dedicated to the large case *Retention and auto binding capacity</p>	<ul style="list-style-type: none"> <li>✓ Very competitive for ROP term</li> <li>✓ Index UL product</li> <li>✓ Over 15 different UL plans</li> <li>✓ Consumer friendly products with zero interest catch-up provisions</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cigar usage can qualify for Preferred Plus</li> <li>▪ Family history of cancer does not exclude Preferred Plus</li> <li>▪ Excellent control of cholesterol under treatment can still qualify for Preferred Plus</li> <li>▪ Chapter 13 bankruptcy before discharge</li> </ul>
<p><b>American National</b></p> <p>*Well positioned in the 412i, 419 market and for 401k takeovers *Short form app process for level term cases \$250,000 and up</p>	<ul style="list-style-type: none"> <li>✓ Very good annuity portfolio including index products</li> </ul>	
<p><b>Banner Life</b></p> <p>**Term Insurance Leader; Strongest portfolio top to bottom **Best Commission Structure of all FJP Carriers</p>	<ul style="list-style-type: none"> <li>✓ Very competitive level term plans.</li> <li>✓ Spreadsheet carrier</li> <li>✓ Advantra UL- 20 year no lapse which issues to age 80</li> </ul>	<ul style="list-style-type: none"> <li>▪ Coronary artery disease</li> <li>▪ Crohn's disease</li> <li>▪ Gastric bypass surgery</li> <li>▪ Hepatitis C</li> <li>▪ Stable depression on one medication</li> <li>▪ Chapter 13 bankruptcy before discharge</li> </ul>

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<p>Chase Insurance</p> <p><b>*Short form underwriting for term applications</b></p>	<p>✓ ROP term plan</p>	<ul style="list-style-type: none"> <li>▪ Recovering alcoholics</li> <li>▪ Coronary artery disease</li> <li>▪ Elevated GGTP (liver enzyme)</li> <li>▪ Foreign travel, H-1B visa holders</li> </ul>
<p>Empire General</p>	<ul style="list-style-type: none"> <li>✓ Competitive term especially in the standard rate classes</li> <li>✓ Select Flex UL III very competitive for lifetime premium solves and large pour-in cases &amp; 1035 exchanges</li> </ul>	<ul style="list-style-type: none"> <li>▪ Alternate tobacco class for non-cigarette tobacco users</li> <li>▪ Build cases</li> <li>▪ Type 2 diabetics</li> <li>▪ Elevated liver enzymes</li> <li>▪ Sleep apnea with documented CPAP usage</li> <li>▪ Auto racing exclusion rider available in most states</li> <li>▪ Scuba diving exclusion rider available in most states</li> <li>▪ Aviation exclusion rider can be used to exclude sky diving</li> </ul>

CARRIER	PRODUCTS	UNDERWRITING STRENGTHS
<p>Genworth Financial</p> <p>First Colony/GE Capital</p>	<ul style="list-style-type: none"> <li>✓ Competes well in level term market at most underwriting classes</li> <li>✓ ROP product returns all paid premium, including rider and table rating premiums, but not flat extras. Offers an enhanced cash value rider and allows policy loans including automatic premium loans. Certain younger ages and face amounts may qualify for underwriting with no blood sample required.</li> <li>✓ SUL product is very good for level premium lifetime solves for applicants under 65</li> <li>✓ Offers multiple product lines including LTC and annuities</li> <li>✓ Very good for SPIAs, especially rated up age situations</li> <li>✓ <b>Mortgage ROP term product returns all paid premium, including rider and table rating premiums, but not flat extras. Offers an enhanced cash value rider. No paramed, HOS, or blood required. Allows policy loans including automatic premium loans.</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ Aviation</li> <li>▪ Avocation (auto racing and scuba diving)</li> <li>▪ Prostate cancer (post radiation)</li> <li>▪ Chapter 13 bankruptcy before discharge</li> <li>▪ Dedicated underwriter for applicants over age 65</li> </ul>
<p>Lincoln Benefit Life</p> <p>“Actual Age” Carrier</p>	<ul style="list-style-type: none"> <li>✓ Good products for Premium Finance cases or deferred comp BOLI, COLI market</li> <li>✓ Multiple product portfolio including LTC and annuities</li> </ul>	<ul style="list-style-type: none"> <li>▪ Build cases</li> <li>▪ Foreign travel, travel to Israel</li> <li>▪ Non US citizens/visa holders (includes E2, H-1B, L, O, TN)</li> <li>▪ Stable depression on one medication</li> <li>▪ Sherlock Underwriting Program</li> <li>▪ One of the few table shave programs still available in the brokerage market</li> </ul>

CARRIER	PRODUCTS	UNDERWRITING STRENGTHS
<p>NACOLAH</p> <p>North American</p>	<ul style="list-style-type: none"> <li>✓ Good portfolio for wealth transfer sales</li> <li>✓ UL plan that has the ability to use the benefit for LTC expenses and return of premium</li> <li>✓ Single-premium asset transfer</li> <li>✓ UL product with lifetime return of premium, guaranteed to endow, guaranteed coverage to age 100, and a quick easy simplified issue process</li> <li>✓ Simplified issue mortgage term product</li> <li>✓ Simplified/instant issue term plan for financial institutions</li> </ul>	<ul style="list-style-type: none"> <li>▪ Aviation</li> <li>▪ Breast cancer</li> <li>▪ Elevated liver enzymes</li> <li>▪ Marijuana usage/non-smoker rates</li> <li>▪ Stable depression on one medication</li> <li>▪ Chapter 13 bankruptcy before discharge</li> </ul>
<p>United of Omaha</p>	<ul style="list-style-type: none"> <li>✓ Mortgage term product available with simplified issue limits to \$150,000</li> <li>✓ Competitive for lifetime UL sales some of the highest target premiums in the industry</li> <li>✓ 30 yr ROP term product</li> </ul>	<ul style="list-style-type: none"> <li>▪ Build cases</li> <li>▪ Single DUI with no alcohol criticism</li> <li>▪ Alcohol/drug treatment after 4 years</li> <li>▪ Multiple sclerosis (MS)</li> <li>▪ Auto racing</li> <li>▪ Sleep apnea with documented CPAP usage</li> <li>▪ Cigar usage</li> <li>▪ Responsive to quick quotes</li> </ul>
<p>West Coast Life</p> <p>“Actual Age” Carrier</p>	<ul style="list-style-type: none"> <li>✓ One of the very few second-to-die term plans in the industry</li> <li>✓ Offers a 25 yr level term plan</li> <li>✓ <b>Lifetime Platinum 120 SP is designed to be competitive in single pay and short pay scenarios</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ Build cases</li> <li>▪ <b>20% per table (A-H) for substandard ratings</b></li> </ul>