

Company	Ratings				
	Best's	S&P	Moody's	Fitch	Comdex
LIFE					
Accordia	A-	A			
American General	A	A+	A2	A+	83
AXA	A	A+	Aa3	AA-	93
Banner Life	A+	AA-			96
Cincinnati Life	A	A-	-	A+	74
Genworth	A	A	A3	A-	75
Guardian	A++	AA+	Aa2	AA+	98
ING-Reliastar	A	A-	A3	A-	74
John Hancock	A+	AA-	A1	AA-	93
Lincoln Financial	A+	AA-	A1	A+	91
MetLife	A+	AA-	Aa3	AA-	95
Nationwide	A+	A+	A1	-	91
New York Life	A++	AA+	Aaa	AAA	100
North American	A+	A+	-	-	92
Principal	A+	A+	A1	AA-	91
Protective	A+	AA-		A+	90
Prudential	A+	AA-		A+	92
Transamerica	A+	AA-	A1	AA-	93
Symetra	A	A	A3	A+	78
United of Omaha	A+	A+	A1	-	91
Additional carriers are available. Please contact AdvisorNet Insurance for assistance.					

LIFE INSURANCE WITH LTC RIDER PRODUCTS (Depending on product & state availability)

Accordia	A-	A			
AXA	A	A+	-	AA-	88
ING	A	A-	A3	A-	74
John Hancock	A+	AA-	A1	AA-	93
Lincoln National	A+	AA-	A1	A+	91
MetLife	A+	AA-	Aa3	AA-	95
Nationwide	A+	A+	A1	-	91
Protective	A+	AA-	A2	A	87
Symetra	A	A	Ac	A+	78
Transamerica	A+	AA-	A1	AA-	93
United of Omaha	A	A	A3	A-	78

Company	Ratings				
	Best's	S&P	Moody's	Fitch	Comdex

SIMPLIFIED ISSUE PRODUCTS FOR LIFE (Depending on product & state availability)

Foersters	A				
Transamerica	A+	AA-	A1	AA-	93
United Life	A-				
United of Omaha	A+	A+	A1	-	91

DISABILITY

American General	A	A+	A2	A-	82
Assurity	A-	-	-	-	-
Guardian	A++	AA+	Aa2	AA+	98
Illinois Mutual	B++	-	-	-	-
Lloyds of London	A	A+	-	A+	-
Met Financial	A+	AA-	Aa3	AA-	95
Principal Life	A+	A+	A1	AA-	91
Standard	A	A+	A2	A	81
United of Omaha	A+	A+	A1	-	91

ANNUITIES

Allianz	A	AA	A2	-	86
American General	A	A+	A2	A	83
American National	A	A	-	-	79
Cincinnati Life	A	A	-	A+	81
Genworth	A	A-	A3	A-	74
Great American	A	A+	A3	A+	83
ING USA Annuity & Life Co.	A	A-	A3	A-	74
Integrity Life	A+	AA+	Aa3	AA	96
Lincoln Financial	A+	AA-	A2	A+	91
Minnesota Life	A+	A+	Aa3	AA-	93
North American	A+	A+	-	-	92
Principal Life	A+	A+	Aa3	AA-	91
Protective	A+	AA-	A2	A	90
Reliance Standard	A+	A+			92
Relistar	A	A-	A3	A-	74
Symetra	A	A	A3	A+	78
The Standard	A	A+	A2	A	81
United Life	A-	A			
United of Omaha	A+	A+	A1	-	91

Company	Ratings				
	Best's	S&P	Moody's	Fitch	Comdex

LTC COMBO PRODUCTS

Genworth	A	A-	A3	A-	74
Lincoln Financial	A+	AA-	A2	A+	91
State Life/One America	A+	AA-	-	-	96



*Long Term Care Insurance is All We Do!**

TRADITIONAL LONG TERM CARE PRODUCTS OFFERED THROUGH NEWMAN LTC

www.newmanlongtermcare.com/advisornet/ or call 1-800-625-9267

Genworth	A	A-	A3	A-	74
John Hancock	A+	AA-	A1	AA-	93
Mutual of Omaha	A+	A+	A1	-	91
Transamerica	A+	AA-	A1	AA-	93
United of Omaha	A+	A+	A1	-	91

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