



## **SMA Brokerage Company and Product Menu**

### **AIG/American General – A++**

- Term Life Insurance
  - Abbreviated Term Application
- ROP Term Life Insurance
  - Abbreviated Term Application
- Universal and Survivor Life Insurance
- Fixed and Fixed Indexed Annuities

### **American Equity - A-**

- Fixed and Fixed Indexed Annuities

### **Banner Life Insurance Co. - A+**

- Term Life Insurance
  - AppAssist, short application
- Universal Life

### **Genworth - A+**

- Term Life Insurance

### **ING - A+**

- Term Life Insurance
- ROP Term Life Insurance
- Fixed and Fixed Indexed Annuities

**North American Company for Life and Health -****A+**

- Term Life Insurance
- Universal Life
- Single Premium Life
- Fixed and Fixed Indexed Annuities
  - NACOLAH requires completion of an online training course for the sale of their annuity product line.

**West Coast Life -****A+**

- Term Life Insurance
  - One page Telelife Application
- Survivor Term Life Insurance
- Universal and Survivor Life Insurance

**Additional Opportunities**

While not part of the brokerage portfolio, the following companies will be available for joint sales on a split commission basis.

- SMA would work closely with the producer to develop, present and close the sales
- Commission split will “**ALWAYS**” favor the initiating producer/agency on a standardized SMA commission split format.

**American National -****A+**

- Term Life Insurance
- ROP Term Life Insurance
- Universal and Whole Life Insurance
- **Pension/Profit Sharing Plans**
  - Complete design and administration available

**Lafayette Life -****A+**

- Participating Whole Life
- Fixed and Fixed Indexed Annuities