

**EXECUTIVE MARKETING INSURERS  
LIFE COMPANY OVERVIEW**

	Term Portfolio	ROP Term	First-To-Die Last-To-Die	GPUL	Accum-UL	Single Prem Life	Whole Life	IUL	Annuity Portfolio	Non Med	Table Shave	Sub-Stand UW	LTC	Final Expense
<u>American General</u> A++	X Select-A-Term	X 15,20,30	X	X	X	X		X	X					
<u>Banner</u> A+	X 10,15,20,30			X	X									
<u>RBC/Liberty Life</u> A	X 10, 15, 20							X		X (*)				
<u>North American</u> A+	X 10,15,20,30			X	X	X		X	X					
<u>John Hancock</u> A++	X 10,15,20,30		X X	X	X	X			X				X	
<u>ING/Reliastar</u> A+	X 10,15, 20,30	X 15,20,30	X	X	X	X			X					
<u>Standard Life</u> A						X	X		X	X	X	X		X
<u>Chesapeake Life</u> A-	X 10, 15, 20, 30	X 20,30		X	X					X		X		
<u>Lincoln Financial</u> A++	X 10,15,20,30		X X	X	X	X			X		X			
<u>United Home Life</u> B++	X 20, 30	X 20,30,		X			X			X	X	X		X
<u>American National</u> A+	X 10,20,30			X	X	X	X		X	X	X			
<u>Foresters</u> A	X 10,20,30			X					X	X	X			
<u>Security Mutual</u> A	X 10,15,20		X	X	X	X	X		X					
<u>United of Omaha</u> A	X 15,30	X 15, 30	X							X				

\*RBC Non-medical Underwriting is available on the electronic on-line application