

*Financial Markets, Inc.*  
**Product Portfolio**



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PRODUCTS  
WITH  
TOP RATED COMPANIES!**

*Financial Markets, Inc. is your insurance wholesale brokerage bringing to you, the agent, the most competitive products with the highest commissions in the industry. We at Financial Markets, Inc still believe that you, the producer, are the client and we treat you that way. With our wide variety of life and annuity products we are able to offer to you the most competitive product every time so you don't have to shop. We have a very helpful marketing staff and an efficient team that will make your underwriting process go smoother and you get your policy faster. Give us a call and let us show you how we can make a difference in your portfolio.*



***Financial Markets, Inc.***

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**[www.fm-inc.com](http://www.fm-inc.com)**

***Visit our easy-to-use, agent friendly website today at:***

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# TERM LIFE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20 & 30 Years

**FEATURES:** Issue ages from 20 to 80 ♦ Age nearest birthday  
♦ Minimum face amount \$50,000 ♦ Return of premium available  
♦ Conversion to most American General permanent products.

## AXA/EQUITABLE

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20 & 30 Years

**FEATURES:** Issue ages from 18 to 75 ♦ Uses actual age  
♦ Minimum face amount \$100,000 ♦ Attractive conversion options ♦ Broad family history definition ♦ 12-Month non-tobacco definition for non-tobacco rates.

## BANNER LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20 & 30 Years

**FEATURES:** Issue ages from 20 to 80 ♦ Age nearest birthday  
♦ Minimum face amount \$100,000 ♦ Convertible for the duration of the term or up to attained age 70 ♦ High commission products  
♦ 3-Premium banding levels.

## FIDELITY LIFE ASSOCIATION

**RATINGS:** A- by A.M. Best

**PRODUCT TYPE:** Simplified Issue,  
Level Terms Including: 5, 10, 15, 20 & 30 Years

**FEATURES:** Issue ages from 16 to 75 ♦ Age nearest birthday  
♦ Face amounts from \$10,000 to \$250,000 ♦ No exams, no test and no waiting periods ♦ 12-Month non-tobacco definition for non-tobacco rates ♦ High commission products.

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best

**PRODUCT TYPE:** Simplified Issue, Level Terms Including: 10 Years

**FEATURES:** Issue ages from 20 to 70 ♦ Face amounts from \$3,000 to \$100,000 ♦ Graded benefit simplified issue 10-year level term ♦ Full death benefit starting year four ♦ **NO MEDICAL EXAM REQUIRED.**

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20, 25 & 30 Years

**FEATURES:** Issue ages from 18 to 80 ♦ Minimum face amount \$100,000 ♦ Liberal cholesterol parameters to obtain preferred rating ♦ Convertible for the duration of the term or up to the attained age of 70 ♦ Return of premium available ♦ High commission products ♦ Telephone application and on-line application available.

## U.S. FINANCIAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Fitch

**PRODUCT TYPE:** Level Terms Including: 5, 10, 15,  
20 & 30 Years

**FEATURES:** Issue ages from 18 to 80 ♦ Minimum face amount \$100,000 ♦ Policy fee waived on partner application  
♦ Social smoker can qualify for non-tobacco rates ♦ Patented Clinical Underwriting® ♦ Great for impaired risk life.  
See our Clinical Underwriting® website <http://fm-inc.usfli.com>

## WEST COAST LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20, 25 & 30 Years

**FEATURES:** Issue ages from 15 to 80 ♦ Age nearest birthday  
♦ Conversion period available ♦ Minimum face amount \$100,000 ♦ Liberal height and weight chart ♦ Accidental death rider available ♦ 12-Month non-tobacco definition for non-tobacco rates.

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# UNIVERSAL LIFE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 0 to 90 ♦ Minimum face amount \$50,000 ♦ Low cost, high target with maturity at age 120 ♦ Guaranteed no-lapse protection.

## AXA/EQUITABLE

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 0 to 85 ♦ Minimum face amount \$50,000 ♦ Liberal family history definition ♦ 3-Cost of insurance bands ♦ Return of premium rider available ♦ 12-Month non-tobacco definition for non-tobacco rates ♦ Guaranteed no-lapse protection.

## BANNER LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 20 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Guaranteed no-lapse protection.

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 0 to 90 ♦ Minimum face amount \$50,000 ♦ Guaranteed no-lapse protection ♦ High commissions ♦ Low cost, high target with maturity up to age 120 ♦ Competitive older-age rates.

## U.S. FINANCIAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Fitch

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 16 to 75 ♦ Minimum face amount \$100,000 ♦ Occasional cigarette smoker may qualify for non-smoker rates ♦ Guaranteed no-lapse protection ♦ **GREAT FOR IMPAIRED RISK!**

See our Clinical Underwriting@ website <http://fm-inc.usfli.com>

## WEST COAST LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

**FEATURES:** Issue ages from 0 to 85 ♦ Uses actual age ♦ Minimum face amount \$25,000 ♦ Guaranteed no-lapse protection ♦ Low cost, high target with maturity up to age 120 ♦ 12 Month non-tobacco use can qualify for non-tobacco rates.

RECEIVE A PRELIMINARY OFFER ON YOUR IMPAIRED RISK CLIENTS WITHIN 72 HOURS AT

<http://fm-inc.usfli.com>

# RETURN OF PREMIUM

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** ROP Level Terms Including: 15, 20 & 30 Years

**FEATURES:** Issue ages from 20 to 65 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Convertible for duration of term or up to attained age of 75.

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** ROP Level Terms Including:  
15, 20, 25 & 30 Years

**FEATURES:** Issue ages from 20 to 60 ♦ Age nearest birthday ♦ Minimum face amount from \$100,000 ♦ Convertible to the end of the initial guarantee period or to the attained age 70. If converted, ROP benefit may be used as conversion credit.

# WHOLE LIFE

## AMERICAN-AMICABLE LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best

**FEATURES:** Issue ages from 0 to 85 ♦ Face amounts up to \$35,000 ♦ Immediate and Graded benefit available ♦ Easy Yes/No application ♦ Commission annualization available after 10 paid cases ♦ **NO MEDICAL EXAM REQUIRED.**

**PRODUCT TYPE:** Final Expense Whole Life

## AXA/EQUITABLE

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages from 0 to 85 ♦ Minimum face amount \$25,000 ♦ Interest sensitive whole life ♦ Diverse underwriting risk classes ♦ 12-Month non-tobacco definition for non-tobacco rates.

**PRODUCT TYPE:** Interest Sensitive Whole Life

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best

**FEATURES:** Issue ages from 0 to 85 ♦ Face amounts up to \$100,000 ♦ Graded benefit and limited pay options available ♦ **NO MEDICAL EXAM REQUIRED.**

**PRODUCT TYPE:** Simplified Issue Whole Life

## LIBERTY MUTUAL LIFE

**RATINGS:** A by A.M. Best  
AA- by Standard & Poor's

**FEATURES:** TRADITIONAL PAR WHOLE LIFE: Issue ages from 0 to 80 ♦ Age nearest birthday ♦ Minimum face amount \$10,000 ♦ Dividend paying.

**PRODUCT TYPE:** Traditional Par Whole Life  
Interest Sensative Single Premium Whole Life

INTEREST SENSATIVE SINGLE PREMIUM WHOLE LIFE:  
♦ Issue ages from 0 to 85 ♦ Uses actual age ♦ Minimum premium \$10,000 ♦ Jet underwriting.

# LIFE SETTLEMENTS

## LIFE SETTLEMENT INSIGHTS

The secondary market for life insurance allows qualifying individuals to realize greater value for their life insurance. Prior to this market becoming available, consumers who wanted to dispose of unwanted life insurance were limited to surrendering the policy for the cash value established by the issuing insurance company, or letting it lapse.

Some of the reasons that people do sell their life insurance policies are changes in their financial situation, the policy is no longer needed, or the policy becomes unaffordable. Other possible reasons might include:

- ♦ A safety net for beneficiaries is no longer needed due to lifetime wealth accumulation, changes in marital status or the maturity of children.
- ♦ The policy owner is over insured or wishes to dispose of an existing policy to execute a more appropriate one.
- ♦ Sale, dissolution or bankruptcy of a business eliminates the need for a key-person policy.
- ♦ Tax law changes have reduced the need to subsidize estate taxes.
- ♦ A family or medical emergency arises.
- ♦ Insurance policy premiums have become unaffordable.
- ♦ Business loans secured by the policy have been repaid.
- ♦ Stock market volatility has diminished retirement income.
- ♦ A need exists to fund a long term care program.

You may be better off selling your policy rather than accepting the cash surrender value. The cash generated can reduce financial stress, provide for retirement, or can be used for immediate family needs.

Complete a personal evaluation on your clients today at [www.fm-inc.com](http://www.fm-inc.com) and click on *Products*.

[www.fm-inc.com](http://www.fm-inc.com) ♦ 800-888-2829 ♦ [Marketing@fm-inc.com](mailto:Marketing@fm-inc.com)

# MEDICARE SUPPLEMENT

## MUTUAL OF OMAHA / UNITED WORLD LIFE

**RATINGS:** A by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's

**FEATURES:** Geographically competitive prices ♦ Premium on structured class basis ♦ Offers plans A-G, depending on state.

**PRODUCT TYPE:** Medicare Supplement

# FINAL EXPENSE

## AMERICAN-AMICABLE LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best

**FEATURES:** Issue ages from 0 to 85 ♦ Face amounts up to \$35,000 ♦ Immediate and Graded benefit available ♦ Easy Yes/No application ♦ Commission annualization available after 10 paid cases ♦ **NO MEDICAL EXAM REQUIRED.**

**PRODUCT TYPE:** Final Expense Whole Life

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best

**FEATURES:** Issue ages from 0 to 85 ♦ Face amounts up to \$100,000 ♦ Traditional final expense, graded benefit and limited pay options available ♦ **NO MEDICAL EXAM REQUIRED.**

**PRODUCT TYPE:** Graded Benefit Whole Life

## PRESIDENTIAL LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's

**FEATURES:** Issue ages from 40 to 80 ♦ Face amounts up to \$50,000 ♦ Guaranteed issue whole life ♦ Graded benefit ♦ No medical questions and absolutely **NO REJECTIONS!**

**PRODUCT TYPE:** Graded Benefit Whole Life

Put the **SIZZLE** in your **SALES** with Financial Markets, Inc. this **SUMMER!**



**Earn a box of Omaha Steaks with your submitted business!**

**7 APPLICATIONS A MONTH KEEP YOU IN ROUTE FOR SUCCESS  
AND 10 APPLICATIONS A MONTH GUARANTEES IT!**

*7 submitted applications in a month will earn you a **box of Omaha Steaks!**  
10 submitted applications in a month will earn you a **box of Omaha Steaks**  
**and a special gift** from Financial Markets, Inc.!*

*The Omaha Steak qualification period runs in June, July and August of 2006. The monthly period is considered the 1<sup>st</sup> through the last day of the month. Contact Financial Markets, Inc. for complete details. Visit us online at [www.fm-inc.com](http://www.fm-inc.com) and click on "What's New" to view additional incentives with the Agent Point Awards.*

# SECOND-TO-DIE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**FEATURES:** Issue ages from 20 to 90 ♦ Minimum face amount \$250,000 ♦ Maturity at age 100 ♦ Will accept one "uninsurable" ♦ Indexed-linked and fixed products available ♦ Guaranteed no-lapse protection.

**PRODUCT TYPE:** Universal Life and Index Universal Life

## AXA/EQUITABLE

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages from 20 to 90 ♦ Minimum face amount \$200,000 ♦ Designed for use in estate planning ♦ Strong secondary guarantees ♦ 12-Month non-tobacco definition for non-tobacco rates ♦ Will accept one "uninsurable" ♦ Guaranteed no-lapse protection.

**PRODUCT TYPE:** Universal Life

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages 20 to 85 ♦ Minimum face amount \$100,000 ♦ Guaranteed persistency bonus ♦ Competitive target premium ♦ Will accept one "uninsurable" ♦ Guaranteed no-lapse protection.

**PRODUCT TYPE:** Universal Life

## WEST COAST LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch

**FEATURES:** Issue ages from 20 to 85 ♦ Age last birthday ♦ Minimum face amount \$250,000 ♦ Will accept one "uninsurable" ♦ Unique last-to-die term ♦ Very competitive discount rate for single pay and limited pay ♦ Guaranteed no-lapse protection.

**PRODUCT TYPE:** Term Second to Die and Universal Life

# LONG TERM CARE

## STATE LIFE INSURANCE COMPANY OF IN

**RATINGS:** A by A.M. Best  
AA by Standard & Poor's

**FEATURES:** Issue ages to 84 ♦ Up to a 80% premium discount for second insured ♦ Group discounts available ♦ Joint waiver of premium ♦ Many optional riders available ♦ A variety of payment options ♦ Competitive premiums ♦ No history of rate increases.

**PRODUCT TYPE:** Tax-Qualified LTC

# LONG TERM CARE / UNIVERSAL LIFE

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** MoneyGuard is a universal life product that features unique long term care benefits ♦ Single and flexible premiums available ♦ For clients who wish to "self-insure" long-term care insurance ♦ Extension of Benefits (EOB) rider is available.

**PRODUCT TYPE:** Universal Life

**VIEW CURRENT ANNUITY INTEREST RATES ON-LINE**

**[www.fm-inc.com](http://www.fm-inc.com)**

# FIXED ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best  
BBB+ by Standard & Poor's

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 85 ♦ Minimum premium amount \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ High commission products.

## AMERICAN GENERAL LIFE

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 85 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ High bonus interest rates to high commission products with many surrender options ♦ \$50 EFT deduction available.

## FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 90 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ High bonus interest rates to high commission products with many surrender options.

## ING FIXED DESIGN

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 80 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates.

## PRESIDENTIAL LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 90 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ 10% Free withdraw option available the first year ♦ Plans as low as \$25 per month to start.

# IMMEDIATE ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best  
BBB+ by Standard & Poor's

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ 5 to 25 Period certain with option of life contingency.

**PRODUCT TYPE:** Immediate Annuities

## AMERICAN GENERAL LIFE

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**FEATURES:** Issue ages up to 90 ♦ Guaranteed income stream ♦ Single and joint immediate available ♦ Competitive payout rates.

**PRODUCT TYPE:** Immediate Annuities

## FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ Guaranteed income ♦ Select one of six lifetime income options ♦ Fixed guaranteed payment period from 5 to 50 years available ♦ Impaired risk underwriting.

**PRODUCT TYPE:** Immediate Annuities

## ING FIXED DESIGN

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ Guaranteed income.

**PRODUCT TYPE:** Immediate Annuities

## PRESIDENTIAL LIFE INSURANCE COMPANY

**Ratings:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's

**FEATURES:** Issue ages up to 100 ♦ Single and joint immediate available ♦ Guaranteed income ♦ High commission product.

**PRODUCT TYPE:** Immediate Annuities

## WEST COAST LIFE INSURANCE COMPANY

**Ratings:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch

**FEATURES:** Issue ages up to 85 ♦ Single and joint immediate available ♦ Guaranteed income.

**PRODUCT TYPE:** Immediate Annuities

*Qualify for these  
great incentives by  
earning Agent Points with  
your placed cases!*

## 2006 AGENT POINT AWARDS

*Get Qualified for one of these compelling  
cruises for you and a guest!*

- 5 Day, 4 Night, Caribbean Cruise for 40,000 Points
- 7 Day, 6 Night, Alaskan Cruise for 70,000 Points

**Mini DV  
Camcorder**  
15,000 Points



**iPod**  
15,000 Points



**Desktop PC**  
20,000 Points

**Laptop PC**  
25,000 Points



### Qualification Guidelines:

- Minimum of 12 Paid Cases
- 80% Placement Ratio
- Earn Sufficient Points

Complete Agent Point Award details  
and the point schedule are on-line at  
[www.fm-inc.com](http://www.fm-inc.com) and click on "What's New"

# INDEXED ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best  
BBB+ by Standard & Poor's

**PRODUCT TYPE:** Indexed Annuities

**FEATURES:** Issue ages up to 85 ♦ Minimum face amount \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ High commission products with many surrender options.

## AMERICAN GENERAL LIFE

**RATINGS:** A++ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** Indexed Annuities

**FEATURES:** Issue ages up to 85 ♦ Minimum face amount \$5,000 ♦ Minimum guaranteed earning available ♦ Premium bonuses available ♦ High commission products.

## FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch

**PRODUCT TYPE:** Indexed Annuities

**FEATURES:** Issue ages up to 90 ♦ Minimum face amount \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ Fixed interest option available ♦ High commission products with many surrender options.

## ING FIXED DESIGN

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** Indexed Annuities

**FEATURES:** Issue ages up to 80 ♦ Single and flexible annuities available ♦ Various indexed annuities ♦ High participation and no caps available ♦ Minimum guaranteed earning available.

## WEST COAST LIFE INSURANCE COMPANY

**Ratings:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch

**PRODUCT TYPE:** Indexed Annuities

**FEATURES:** Issue ages up to 85 ♦ Minimum face amount \$10,000 ♦ ♦ Minimum guaranteed earning available ♦ High commission products.

# www.fm-inc.com

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Missing a form? Need an application?  
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Run a term rate and see the premiums immediately or request a permanent or annuity rate.

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View our competitive products and get product details.

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View your updates on pending applications. This is real-time, so you will have the most current information!

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View underwriting requirements, guidelines or height and weight charts by company and product.

### Ask the Doctor

Got a client with a health issue? Get specific details for a quote with our specialized *Ask the Doctor* questionnaires.

### What's New

Keep up to date with company and product enhancements.

Our agent-friendly website is designed for easy access to valuable and useful information. Check out the many different uses and discover how this is an asset to your business!