

Financial Markets, Inc.
Product Portfolio



**LOOK INSIDE
FOR
COMPETITIVE
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

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

www.fm-inc.com

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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 any American General permanent product.

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.

EMPIRE GENERAL LIFE ASSURANCE CORPORATION

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

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

FEATURES: Issue ages from 18 to 85 ♦ Age nearest birthday
♦ Minimum face amount \$50,000 ♦ Advanced premium account available
♦ Convertible for the duration of the term or up to the attained age 75 ♦ Accidental death rider available ♦ High commission products
♦ Liberal underwriting and great rates for tobacco users!

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 rider 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 earliest of initial term period or age 75
♦ Minimum face amount \$100,000 ♦ Liberal height and weight chart
♦ Accidental death rider available ♦ 12-Month non-tobacco definition for non-tobacco rates.

Run your term quotes on-line 24-hours a day!

www.fm-inc.com

Also request permanent or annuity quotes and receive a tentative rate within 24 hours!

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 ♦ Guarantees to age 120 with lifetime lapse protection rider.

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 for the lifetime of the insured (up to age 100 and beyond).

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 ♦ Payment options that provide no-lapse coverage guarantees for 10 or 20 years or to age 115.

EMPIRE GENERAL LIFE ASSURANCE CORPORATION

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

PRODUCT TYPE: Universal Life

FEATURES: Issue ages from 18 to 85 ♦ Minimum face amount \$50,000 ♦ Competitive cost with maturity up to age 120 ♦ Liberal underwriting and great for tobacco users ♦ 24-Month target available ♦ Occasional cigar smoker may qualify for non-smoker rates.

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 including 20, 25, 30 years and lifetime ♦ 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 0 to 85 ♦ Minimum face amount \$25,000 ♦ Guaranteed no-lapse protection including 5 years and lifetime ♦ Competitive cost, high target with maturity up to age 120 ♦ **GREAT FOR IMPAIRED RISK!** ♦ Occasional cigarette smoker may qualify for non-smoker rates. 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 to age 120 ♦ Low cost, high target with maturity up to age 120 ♦ 12 Month non-tobacco use can qualify for non-tobacco rates.

HOW WOULD YOU LIKE THE OPPORTUNITY TO LEARN AND DISCUSS PRODUCT DETAILS WITH THE HOME OFFICE?

YOU HAVE THE OPPORTUNITY TO DO THIS WITH OUR WEBCAST CONFERENCES!

Join the next monthly Webcast Conference via phone and internet!
View the date and the topic for our next Webcast Conference
at www.fm-inc.com and click on *What's New*

WHOLE LIFE

AXA/EQUITABLE

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

PRODUCT TYPE: Interest Sensitive Whole Life

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.

GUARANTEE TRUST LIFE INSURANCE COMPANY

RATINGS: B+ by A.M. Best

PRODUCT TYPE: Simplified Issue, Whole Life

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

LIBERTY MUTUAL LIFE

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

PRODUCT TYPE: Traditional Whole Life
Single Premium Whole Life

FEATURES: TRADITIONAL PAR WHOLE LIFE: Issue ages from 0 to 80 ♦ Age nearest birthday ♦ Minimum face amount \$10,000 ♦ Dividend paying.
SINGLE PREMIUM WHOLE LIFE:
♦ Issue ages from 0 to 85 ♦ Uses actual age ♦ Minimum premium \$10,000 ♦ Jet underwriting.

NEWS FLASH

RETIREMENT BOOM IS FAST BECOMING THE **HOT NEW** MARKETPLACE!

Did you know?

- ♦ The median retirement age in the United States is 60
- ♦ There will be more than 2.5 million retirees this year and all years for the foreseeable future
- ♦ There are more than 47 million people between ages 55 and 75 today
- ♦ 10,000 people each day celebrate their 50th birthday
- ♦ U.S. Financial Life's Clinical Underwriting can satisfy the needs of this exploding marketplace
- ♦ With medical advances allowing people to live longer, the next big boom will be retirees



Are you tapping into this lucrative market?

Call us today to find out how Clinical Underwriting® can satisfy the needs of this exploding marketplace.



Financial Markets, Inc.

800-888-2829

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

Statistical Source: LIMRA International. Clinical Underwriting® is a registered trademark of U.S. Financial Life Insurance Co. Products not available in all states. CU112103

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 will be used as conversion credit.

FINAL EXPENSE

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: 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: Whole Life

www.fm-inc.com ■ www.fm-inc.com ■ www.fm-inc.com

- Print Applications and Forms
- Run Term Quotes
- View Current Annuity Rates
- Review Product Information
- View Pending Status

- Download Software
- Earn CE Credits
- Print Specialized Questionnaires
- Print Contract Paperwork
- Request Annuity and Permanent Quotes

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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.

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

EMPIRE GENERAL LIFE ASSURANCE CORPORATION

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

FEATURES: Issue ages from 20 to 85 ♦ Age nearest birthday ♦ Maturity at age 120 ♦ Minimum face amount \$100,000 ♦ Will accept one "uninsurable".

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 ♦ Lifetime guarantee ♦ Guaranteed persistency bonus ♦ Competitive target premium ♦ Will accept one "uninsurable".

PRODUCT TYPE: Term Second to Die and 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 ♦ 10 year and lifetime guarantee ♦ Will accept one "uninsurable" ♦ Unique last-to-die term ♦ Very competitive discount rate for single pay and limited pay.

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 60% 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, Joint Universal Life

MEDICARE SUPPLEMENT

MUTUAL OF OMAHA

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

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INDEXED ANNUITIES

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

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

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.

PRODUCT TYPE: Indexed 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 85 ♦ Minimum face amount \$5,000 ♦ Minimum guaranteed earning available ♦ Premium bonuses available ♦ High commission products.

PRODUCT TYPE: Immediate Annuities

FIDELITY & GUARANTY LIFE INSURANCE COMPANY

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

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.

PRODUCT TYPE: Indexed 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 80 ♦ Single and flexible annuities available ♦ Various indexed annuities ♦ High participation and no caps available ♦ Minimum guaranteed earning available.

PRODUCT TYPE: Indexed Annuities

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 ♦ Immediate 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 products.

PRODUCT TYPE: Immediate Annuities

The Annuity Alternative...

Liberty Life's Estate Maximizer

The benefits of an annuity, plus the benefits an annuity doesn't offer.

If your customers have a legacy they are planning to pass on to their loved ones Liberty **Life's Estate Maximizer II** may be the product for them. Because it's life insurance, the Estate Maximizer II immediately increases the size of your customer's estate and enables them to pass money to their loved ones *income tax-free*.

Plus, you and your customer get the benefit of our **Jet Underwriting 10 minute approval process.**²

For You:

- 10 minute Jet Underwriting²
- Knowledgeable back-office support
- Weekly commission payments

For Your Clients:

- Initial death benefit guarantee³
- Guaranteed to endow at age 100³
- Guaranteed account values³
- Penalty free access to contract values for qualifying medical stays
- Accelerated death benefit of up to 90%⁵
- 5 ways to access account values⁴

¹Liberty Life Assurance Company of Boston, a member of the Liberty Mutual group, issues Liberty Life's Estate Maximizer II, a single payment life insurance contract, on policy form SPWL 200314 (SPWL 200314 NY in New York). Product availability and features may vary based on state approval. ²Some restrictions apply. ³Assuming no loans or withdrawals. ⁴Benefits not available in all states. ⁵See contract for specific provision.

Help your customers maximize their legacies with Liberty Life's Estate Maximizer II by contacting Financial Markets, Inc. for more information.

800-888-2829

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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 face 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 & 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 ♦ \$25 Monthly flex available ♦ 10% withdraw options available the first year ♦ Qualified plans as low as \$25 per month.

**2006 Agent
Point Awards**



Laptop PC
25,000 Points



Desktop PC
20,000 Points



iPod
15,000 Points



*Mini DV
Camcorder*
15,000 Points

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

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

Qualification Guidelines:

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

Get complete Agent Point Award details and view the point schedule on-line at www.fm-inc.com and click on "What's New"