

Carrier Ratings

All carriers shown may not be available. Please check our approved carrier list before proceeding.

Carrier	A.M. Best	Standard & Poor's	Fitch
AIG Annuity Insurance Company	A+ (2)	AA+ (2)	AA+ (2)
Allianz Life	A (3)	AA- (4)	
Allstate Life of NY	A+ (2)	AA (3)	AA (3)
American Equity	B++ (5)	BBB+ (8)	BBB (9)
American General	A++ (1)	AA+ (2)	AA+ (2)
American Investors	A (3)	A+ (5)	A (6)
American National	A+ (2)	AA (3)	
AVIVA	A+ (2)		A+ (5)
AXA (Equitable)	A+ (2)	AA- (4)	AA (3)
Bankers Life of NY	A (3)	A+ (5)	A (6)
Banner Life	A+ (2)	AA (3)	
Companion Life of NY	A (3)	AA- (4)	
Fidelity Security Life	A- (4)	BBB (9)	
First MetLife Investors	A+ (2)	AA (3)	
Genworth Life & Annuity	A+ (2)	AA- (4)	AA- (4)
Genworth Life Insurance	A+ (2)	AA- (4)	AA- (4)
Genworth Life of NY	A+ (2)	AA- (4)	AA- (4)
Hartford Life	A+ (2)	AA- (4)	AA (3)
Illinois Mutual	A- (4)		
Indianapolis Life	A (3)	A+ (5)	A (6)
ING Life Insurance & Annuity	A+ (2)	AA (3)	AA (3)
ING ReliaStar Life of NY	A+ (2)	AA (3)	AA (3)
ING ReliaStar Life	A+ (2)	AA (3)	AA (3)
ING Security Life of Denver	A+ (2)	AA (3)	AA (3)
ING USA Annuity & Life (USG)	A+ (2)	AA (3)	AA (3)
Integrity Life	A++ (1)	AA+ (2)	AA+ (2)
Jefferson Pilot Life	A+ (2)	AA (3)	AA (3)
Jefferson Pilot Life America	A+ (2)	AA (3)	AA (3)
John Hancock Life	A++ (1)	AAA (1)	AA+ (2)
John Hancock (USA)	A++ (1)	AAA (1)	AA+ (2)
John Hancock of NY	A++ (1)	AAA (1)	AA+ (2)

Changes since last publication

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Access to products and carriers available through Insurance Shoppers, Inc.

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Liberty Life Insurance (RBC)	A (3)		
Liberty Life of Boston	A (3)	A (6)	
Life Insurance of the SouthWest	A (3)	A+ (5)	A+ (5)
Lincoln Benefit	A+ (2)	AA (3)	
Lincoln Life & Annuity of NY	A+ (2)	AA (3)	AA (3)
Lincoln National Life	A+ (2)	AA (3)	AA (3)
MetLife Insurance Co. of CT	A+ (2)	AA (3)	AA (3)
MetLife Investors	A+ (2)	AA (3)	AA (3)
MetLife Life & Annuity Co. of CT	A+ (2)	AA (3)	AA (3)
Metropolitan Life	A+ (2)	AA (3)	AA (3)
Metropolitan Life (NY)	A+ (2)	AA (3)	AA (3)
MONY	A+ (2)	AA- (4)	AA (3)
Mutual of Omaha	A (3)	AA- (4)	AA- (4)
National Integrity (NY)	A++ (1)	AA+ (2)	AA+ (2)
National Life of Vermont	A (3)	A+ (5)	A+ (5)
North American Company	A+ (2)	AA- (4)	AA- (4)
OM Financial Life	A (3)	BBB (9)	A- (7)
OM Financial Life of NY	A (3)		
Penn Mutual Life	A+ (2)	AA- (4)	
Principal Life	A+ (2)	AA (3)	AA (3)
Protective Life & Annuity	A+ (2)	AA (3)	AA- (4)
Protective Life	A+ (2)	AA (3)	AA- (4)
Prudential Financial	A+ (2)	AA- (4)	AA (3)
Security Mutual of NY	A (3)	A+ (5)	A- (7)
Sun Life Financial (Assurance)	A++ (1)	AA+ (2)	AA (3)
Sun Life Insurance & Annuity	A++ (1)	AA+ (2)	AA (3)
United of Omaha	A (3)	AA- (4)	AA- (4)
United States Life of NY	A++ (1)	AA+ (2)	AA+ (2)
UNUM Life	A- (4)	BBB+ (8)	A- (7)
US Financial	A+ (2)	BB (12)	AA (3)
West Coast Life	A+ (2)	AA (3)	AA- (4)
William Penn of NY	A+ (2)	AA (3)	

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