

Barry J. Fisher/Paradigm Insurance Marketing

Retirement Solutions for Insurance & Financial Planning Professionals

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*Products not currently available for sale in California

Carrier Name	A.M. Best	S & P	Moody's	Fitch	The Street .com	Comdex	Surplus As as % of Assets
Assurity	A-				B+		12.3%
GENWORTH ¶	A+	AA-	Aa1	A+	B	84	10.1
Guardian	A+	AA+	Aa2	AA+	A	98	15.2
John Hancock ¶	A++	AAA	Aa1	AA+	A-	99	9.4
LifeSecure (BCBSM) *	A-						
Lincoln National	A+	AA	Aa3	AA	B-	94	9.0
MassMutual	A++	AAA	Aa1	AAA	A	99	12.5
MedAmerica	A-	A-			C+	68	7.2
Metropolitan ¶	A+	AA	Aa2	AA	B+	95	7.5
Mutual of Omaha	A+	AA-	Aa3		A-	92	49.8
Nationwide	A+	A+	Aa3w-		B	91	5.7
Prudential	A+	AA	Aa3	AA-	B	92	6.1
State Life/Golden Rule	A	AA-			B	87	6.4
Transamerica	A+	AA	Aa3	AA+	B	95	6.9

Rating data for January 5, 2009 from the life insurance companies statutory annual statement.

§ Golden Rule Life is a wholly owned subsidiary of State Life (One America)

¶Traditional & California Partnership LTCi policies available



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