

## Santander Recommended Companies-Products 2017

Company	S&P	Moody's	AM Best		PR
Single Premium Life					
American General Life	A+	A2	A	Inheritance Life Plus Single Premium Life	X
Prudneitl	A+	A1	AA-	My Legacy	X
LTC					
TransAmerica	AA-	A1	A+	TransCare II Long Term Care	✓
Mutual of Omaha	A+	A1	A+	Sure Solutions Gold Long Term Care	X
Disability					
Mass Mutual	AA+	Aa2	A++	Flexible Premium Disability	✓
Principal	A+	Aa3	A+	Flexible Premium Disability	X
Fully Underwritten Life					
John Hancock	A+	A1	AA-	Term, UL, IUL, Vitality, LTCR	✓
Prudential	A+	A1	AA-	Term, UL, IUL, BAR	X
MetLife	AA-	Aa3	A+	Term Life, UL	✓
Legal & General (Banner Life)	AA-	NR	A+	Term Life, Guaranteed UL	X
American General	A+	A2	A	Term Life, Guaranteed UL, CA UL, IUL, SPWL,	X
Protective Life	AA-	NR	A+	Term Life, Guaranteed UL, CA UL, IUL, SUL	✓
TransAmerica	AA-	A1	A+	Term Life, CAUL, IUL	✓
AXA	A+	Aa3	A+	Term Life, Guaranteed UL, IUL, LTCR	✓
American National	A	NR	A	Term Life, UL, IUL, WL	✓
Lincoln National	AA-	A2	A+	Term Life, Guaranteed UL, IUL, CAUL	✓
Principal	A+	Aa3	A+	Term, GUL, IUL	X
Mass Mutual	AA+	Aa2	A++	Whole Life	✓