

# TERM PRODUCT LIST

COMPANY	PRODUCT	A.M. Best	S&P	Moody's	Fitch
Allianz Life Insurance	Term Life 10, 20	A	AA	---	---
American General Life Insurance	AIG Select -A-Term ROP Term 2009	A	A+		
American National Insurance Co.	ANICO Select Term 10, 15, 20	A	AA-	---	---
Aviva Life & Annuity Co.	Term 2009 ART 10, 20, 30 Ver II	A	AA-		
Banner Life	OPTerm 10, 15, 20, 30	A+	AA-	---	---
Genworth (First Colony)	Colony Term UL 10, 15, 20, 30	A	A		
ING Reliastar Life Insurance Co.	ING Termsmart 2006 10, 15, 20, 30 ING ROP Endowment Term 20, 25, 30	A	A+		
John Hancock	Term 10, 15, 20 One Year Term Survivorship Term	A+	AA+	Aa3	AA
Lincoln Financial Life	Life Elements 10, 15, 20, 30 One Year Term	A+	AA-		
Metropolitan Life Investors	GLT 10, 15, 20, 30	A+	AA-		
Minnesota Life	Advantage Elite Term 5, 10, 15, 20, 30	A+	AA		
Nationwide	Your Life Term 10, 20, 30	A	AA+	---	---
Prudential Financial	Term Elite 10, 15, 20 Term Essential 10, 15, 20, 30	A+	A	A2	A+
Sagicor Life Insurance Company	ROP Platinum Series 20, 30	A-	---	---	---
United of Omaha	Term Life 10, 15, 20, 30	A+	AA-	---	---

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 2341 5th Avenue - San Diego, CA 92101 - Phone (619) 578-7800 - Fax (619) 578-7819  
 Website: [www.dunhillinsurance.com](http://www.dunhillinsurance.com) - Email: [info@dunhillinsurance.com](mailto:info@dunhillinsurance.com)