



# Ameriprise Financial insurance products available

Effective June 27, 2017

This document provides an overview of the various insurance carriers available at Ameriprise Financial. To learn more about how these carriers can help meet your clients' needs you can contact the carriers directly or consult with the Ameriprise® Annuity and LTC Consulting desk at 1.800.437.3401, Option 6.

## Long-Term Care (LTC) and Life/LTC Hybrid insurance

Carrier and Contact Information	Products Available <sup>1</sup>	A.M. Best Rating
Lincoln National Life Insurance Company Lincoln Life & Annuity Company of New York 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>Life/LTC Hybrid</li> </ul>	A+ (Superior)
Mutual of Omaha Insurance Company 1.800.678.4582 (through Crump Insurance Services)	<ul style="list-style-type: none"> <li>LTC</li> </ul>	A+ (Superior)
Pacific Life Insurance Company 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>Life/LTC Hybrid</li> </ul>	A+ (Superior)
RiverSource Life Insurance Company RiverSource Life Insurance Co. of New York 1.888.671.3237, Option 2	<ul style="list-style-type: none"> <li>Life/LTC Hybrid</li> </ul>	A+ (Superior)
Transamerica Life Transamerica Financial (NY) 1.800.678.4582 (through Crump Insurance Services)	<ul style="list-style-type: none"> <li>LTC</li> </ul>	A+ (Superior)

<sup>1</sup> Clients with life insurance needs may also want to consider life insurance with a long-term care or chronic care rider. See life insurance section below for details.

## Life Insurance and LTC or chronic care riders

Carrier and Contact Information	Products Available	A.M. Best Rating
Allianz Life Insurance Company of North America 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>Chronic care rider</li> <li>IUL/SIUL<sup>2</sup></li> </ul>	A+ (Superior)
American General Life Insurance Company 1.800.869.1328 (DBS)	<ul style="list-style-type: none"> <li>Chronic care rider</li> <li>Term</li> <li>UL/SUL</li> <li>VUL/SVUL</li> <li>Whole</li> </ul>	A (Excellent)
Banner Life Insurance Company 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>Term</li> <li>UL/SUL</li> </ul>	A+ (Superior)

Brighthouse Life Insurance Company (f.k.a., MetLife) Brighthouse Life Insurance Company of NY 1.800.869.1328 (DBS)	<ul style="list-style-type: none"> <li>• Term</li> </ul>	A (Excellent)
Companion Life Insurance Company (NY) 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• Term</li> <li>• UL/SUL</li> </ul>	A+ (Superior)
John Hancock USA John Hancock Life NY 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• LTC Rider</li> <li>• Term</li> <li>• UL/SUL</li> <li>• VUL/SVUL</li> </ul>	A+ (Superior)
Lincoln National Life Insurance Company Lincoln Life & Annuity Company of New York 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• Chronic care rider</li> <li>• IUL/SIUL<sup>2</sup></li> <li>• Life/LTC hybrid</li> <li>• Term</li> <li>• UL/SUL</li> <li>• VUL/SVUL</li> </ul>	A+ (Superior)
MassMutual Financial Group 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• LTC rider</li> <li>• Whole</li> </ul>	A++ (Superior)
Minnesota Life 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• Chronic care rider</li> <li>• IUL/SIUL<sup>2</sup></li> <li>• Whole</li> <li>• Term</li> </ul>	A+ (Superior)
Nationwide Life Insurance Company 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• LTC rider</li> <li>• IUL<sup>2</sup></li> <li>• Term</li> <li>• UL/SUL</li> <li>• Whole</li> </ul>	A+ (Superior)
Pacific Life Insurance Company 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• IUL/SIUL<sup>2</sup></li> <li>• Life/LTC Hybrid</li> <li>• Term</li> <li>• UL/SUL</li> <li>• VUL/SVUL</li> </ul>	A+ (Superior)

## Life Insurance and LTC or chronic care riders (continued)

Carrier and Contact Information	Products Available	A.M. Best Rating
Principal National Life Insurance Company Principal Life Insurance Company (NY) 1.800.869.1328 (through DBS) For Non-Qualified Deferred Compensation, contact the <a href="#">Principal NQDC team</a>	<ul style="list-style-type: none"> <li>• Chronic care rider</li> <li>• IUL<sup>2</sup></li> <li>• Non-qualified deferred compensation (NQDC)<sup>3</sup></li> <li>• SERP Select<sup>3</sup></li> <li>• Term</li> <li>• UL/SUL</li> <li>• VUL/SVUL</li> </ul>	A+ (Superior)
Protective Life 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• Chronic care rider</li> <li>• Term</li> <li>• UL</li> </ul>	A+ (Superior)

Prudential Life Insurance Company Pruco Life Insurance Company of New Jersey 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• IUL/SIUL<sup>2</sup></li> <li>• Chronic care rider</li> <li>• Term</li> <li>• UL/SUL</li> <li>• VUL/SVUL</li> </ul>	A+ (Superior)
RiverSource Life Insurance Company RiverSource Life Insurance Co. of New York 1.888.671.3237, Option 2	<ul style="list-style-type: none"> <li>• Chronic care rider</li> <li>• IUL/SIUL<sup>2</sup></li> <li>• Life/LTC hybrid</li> <li>• Term</li> <li>• UL/SUL</li> <li>• VUL/SVUL</li> </ul>	A+ (Superior)
Transamerica Life Transamerica Financial (NY) 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• LTC rider</li> <li>• Term</li> <li>• UL/SUL</li> </ul>	A+ (Superior)
United of Omaha Life Insurance Company 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• Chronic care rider</li> <li>• Term</li> <li>• UL/SUL</li> <li>• Whole</li> </ul>	A+ (Superior)
Voya Financial Reliastar Life Insurance Company Reliastar Life Insurance Company of NY Security Life of Denver Insurance Company 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• Chronic care rider</li> <li>• VUL/SVUL</li> </ul>	A (Excellent)
William Penn Life Insurance Company of NY 1.800.869.1328 (through DBS)	<ul style="list-style-type: none"> <li>• Term</li> <li>• UL</li> </ul>	A+ (Superior)

<sup>2</sup> Training is required prior to selling any Indexed Universal Life (IUL) insurance products. Complete the [Indexed Universal Life \(IUL\) Insurance training](#) in Ameriprise University.

<sup>3</sup> Training is required prior to discussing any Non-Qualified Deferred Compensation solution, including SERP Select. Complete the [Non-Qualified Deferred Compensation training](#) in Ameriprise University.

## Disability Income (DI) Insurance

Carrier and Contact Information	Products Available	A.M. Best Rating
Assurity Life Insurance Company 1.800.582.7785 (through Crump Insurance Services)	<ul style="list-style-type: none"> <li>• DI</li> </ul>	A- (Excellent)
Fidelity Security Life Insurance Company 1.800.582.7785 (through Crump Insurance Services)	<ul style="list-style-type: none"> <li>• DI</li> </ul>	A- (Excellent)
Guardian Life Insurance Company of America 1.800.582.7785 (through Crump Insurance Services)	<ul style="list-style-type: none"> <li>• DI</li> </ul>	A++ (Superior)
Lloyd's of London 1.800.582.7785 (through Crump Insurance Services)	<ul style="list-style-type: none"> <li>• DI</li> </ul>	N/A

Mutual of Omaha 1.800.582.7785 (through Crump Insurance Services)	• DI	A+ (Superior)
Principal Life Insurance Company 1.800.582.7785 (through Crump Insurance Services)	• DI	A+ (Superior)
RiverSource Life Insurance Company RiverSource Life Insurance Co of New York 1.888.671.3237, Option 2	• DI	A+ (Superior)
Standard Insurance Company 1.800.582.7785 (through Crump Insurance Services)	• DI	A (Excellent)

## Health, Group, or Medicare Supplement

Carrier and Contact Information	Products Available	A.M. Best Rating
Starmark 1.800.237.7988	• Group	A- (Excellent)
Principal Life Insurance Company 1.800.986.3343	• Group (no group medical)	A+ (Excellent)
United American/ First United American (NY) 1.800.925.7355	• Medicare Supplement	A+ (Superior)

**For advisor use only.** This material may not be reproduced or quoted to, or used with members of the general public.

Before clients purchase, it's important that they understand the life insurance policy's features, benefits, risks and fees, to help them determine if it is appropriate for them, based upon their financial situation and objectives. Variable life insurance is a complex investment vehicle that is subject to market risk, including the potential loss of principal invested.

Only RiverSource Life Insurance Company is affiliated with Ameriprise Financial.

Ameriprise Financial Services, Inc. Member FINRA and SIPC.

© 2017 Ameriprise Financial, Inc. All rights reserved.

(6/17)