

PIMSCO Core Carriers

Reference Sheet

Although PIMSCO represents over 100+ insurance carriers, the carriers listed on this reference sheet are who our agents are most commonly using for their everyday sales, sorted by product type.

UL, IUL & Term

Allianz	IUL - Great for ages 30+. Premium Deposit Rider for Lump Sum Non MEC Policies. 5% fixed loan rate.
American National	Simplified Issue to Age 65. GUL - Low Rates, ROP, Best ADB Riders Term - Low Rates, Best ADB Riders
Cincinnati Life	Term - Simplified Issue ROP (Max Age 61)
John Hancock	IUL - Lengthy Death Benefit guarantee period. Great for older applicants.
Lincoln Financial	High Growth IUL - Illustrates great cash value growth for younger applicants.
Mutual of Omaha	High Growth IUL - Illustrates great cash value growth for younger applicants. Fixed Loan Rates
North American	Competitive GUL and Term - Low rates and simplified issue to age 60
Protective	Custom Choice GUL - Great alternative to term with convertibility rights.

Final Expense

Foresters	Simplified Issue - Non Profit carrier, provides extra member benefits but the insurance is a certificate.
Gerber	Guaranteed Issue - Guaranteed acceptance. Death Benefits up to \$25,000
Mutual of Omaha	Simplified Issue - Great Rates. Insurance is a policy, not a certificate. High Commission of 115%.
United Home Life	Simplified Issue - Great for people who would be declined by Mutual of Omaha or Foresters

Long-term Care

Mutual of Omaha	Traditional LTC - Benefits not guaranteed. Great rates and can be customized to the client's needs.
Nationwide	Universal Life + LTC - Rates/benefits locked in. Great rates. Allows premiums to be paid to age 100.
One America	Whole Life + LTC - Rates/benefits locked in but a bit expensive. LTC benefit period is lifetime.
Securian	Universal Life + LTC - Rates/benefits locked in. Great rates. Premiums can only be paid 15 years max.

Annuity

American General (AIG)	Assured Edge FA - Fixed Rate Annuity with extremely high distribution rate for income
Allianz	222 & 360 FIA - Lifetime increasing income 222 - No fees, enhanced death benefit
Athene	Ascent FIA - High income within 10yrs. Agility - Lifetime increasing income, enhanced death benefit
Atlantic Coast Life	Safe Harbor/Haven MYGA - High fixed rate annuities.
Great American	Premier Income Bonus FIA - A+ Rated carrier. High immediate FIA income
Life of the Southwest	FIT Growth/Income FIA - Flexible premium annuities. Payroll deduction.
Lincoln Financial	Optiblend Series FIA - Illustrates great growth. No fees
North American	VersaChoice FIA - 20% free withdrawals, ROP, Waiver of Surrender and Enhanced ADL payout

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Obamacare (ACA)

Aetna	Affordable Care Act plan prices and benefits can vary tremendously based on zip code, income and the number of applicants enrolling. The networks and formularies are most important, so when quoting, it's always best to narrow plans down by filtering them by the prospects in-network doctors, hospitals and prescriptions, then begin comparing by benefits. Enrollments can be submitted using Health Sherpa. You can access Health Sherpa from the PIMSCO agent portal at www.pimSCO.com .
Ambetter	
Bright Health	
Florida Blue	
Oscar	
United Healthcare	

Medicare Supplement

American Continental	Medicare Supplement benefits for a specific plan (Example: Plan G) are standardized by the government, which means regardless of the insurance company your client chooses, Plan G will always have the same benefits. However, premium rates are different based on zip codes. The best way to determine what plans you should represent is to email your PIMSCO Marketer the zip codes you most frequently work in so we can run some hypothetical quotes and help you narrow down the top 3 - 4 carriers to represent in those areas.
Cigna Health and Life	
Mutual of Omaha	
United American	
United Healthcare AARP	
And More...	

Medicare Advantage/PDP

Aetna	Medicare Advantage and PDP plan benefits and networks are geographically driven by county. Depending on where your client lives, certain plans/benefits may or may not be available for a consumer to enroll in. Therefore, the best plan in one county may not be offered in any of its neighboring counties and vice versa.
BayCare	
Bright Health	The best way to determine what plans you should represent is to email your PIMSCO Marketer the counties you most frequently work in so that we can review the CMS statistics of members enrolled based on the plans available. We will help you to narrow down 3 - 4 of the top carriers to represent until we find out with your personal experience that we might need some of the other niche, regional plans. It's best to start with 3 - 4 carriers because of the lengthy certifications involved with becoming RTS (Ready-to-Sell), which are required to be completed every year.
Cigna Healthspring	
Devoted Health	
Florida Blue Medicare	
Freedom/Optimum	
Humana/CarePlus	
Mutual of Omaha	
Simply Health	
Ultimate Health	
United Healthcare	
Wellcare	

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Short-term Medical

IHC	Least comprehensive plans, cheapest rates.
National General	\$1,500,000 max benefit. Some plans include child immunizations and preventive health benefits.
United Health One	Highest max benefit of \$2,000,000. Easy to bundle other products into sale using one application.

Hospital Indemnity

American Continental	Cheapest price. Doctor visit, Cancer, Skilled Nursing (Best), Outpatient Rehab and Surgery riders.
Guarantee Trust Life	Guaranteed Issue ages 64 ½ - 65 ½. Skilled Nursing, Cancer, Critical Illness and Surgery riders

CI, Cancer, Heart/Stroke

American Continental	Cancer, Heart Attack & Stroke - Least expensive, base benefits are all included. Lump sum payout
Cigna Health and Life	Cancer, Heart Attack & Stroke - Least expensive, base benefits can be customized. Lump sum payout Cancer Treatment - Pays benefits for a range of cancer treatments
Mutual of Omaha	Critical Illness, Cancer, Heart Attack & Stroke - Competitive rates. Customize benefits. Lump sum payout
United Health One	Critical Illness (Cancer, Heart Attack & Stroke) - Least Expensive, lump sum payout

Dental, Vision & Hearing

American Continental	Dental - Least Expensive plan. Max Benefit \$2,000
Cigna Health and Life	Dental, Vision/Hearing - Best price. Issues to Age 89. Max Benefit \$5,000. Includes hearing/vision