

A Producer's Guide to Brokerage General Agencies And Other Wholesalers 2008

Welcome to LIFE INSURANCE SELLING's 11th annual "A Producer's Guide to Brokerage General Agencies and Other Wholesalers." This guide includes alphabetical listings for 75 brokerage general agencies (BGAs) and other wholesalers throughout the United States. We also present an easy reference chart (starting on this page and continuing on page 58) that shows which product categories each firm offers.

In addition to the product listings, the BGAs and wholesalers that participated in this survey have provided information about how they support producers' marketing efforts and whether they offer support via the Internet. We encourage you to follow up with any BGA or wholesaler that captures your interest to find out more about the firm's offerings.

In mid-March, this report will be posted on our Web site, www.lifeinsuranceselling.com. Some of the firms that participated in this survey have established hyperlinks from their listings within the online survey to their own home page. Simply click on the boxed-in company name to go directly to that site.

As you work to place new business, enhance existing business, or move into more advanced markets, we hope this guide will serve as a useful resource.

—The Editors

I/R Code: 600.04 Brokerage Business

Companies

	Accident Insurance	Cateteria Plans/Section 125	Critical Illness	Disability Insurance	Employee Benefits	Final Expense Plans	Fixed Annuities	Graded Death Benefits	Health/Medical Plans	Health Savings Accounts	Impaired Risk Life	Impaired Risk Disability	Index Annuities	International Insurance	Investments	Jumbo Cases	Life Settlements	Long-Term Care	Section 401(K) Plans	Single Premium Whole Life	Survivorship Life	Tax-Sheltered Annuities/Section 403(b)	Term	Universal Life	Variable Annuities	Variable Life	Variable Universal Life	Whole Life
AIP Group, The			•	•		•	•	•			•		•			•	•	•	•		•	•	•	•		•	•	•
Alantra Life Settlements, LLC															•		•	•					•	•			•	•
American Brokerage Services, Inc.						•		•			•		•				•					•	•	•			•	•
America's First Financial Corporation			•	•	•		•	•			•		•									•	•	•			•	•
AMZ Financial Insurance Services, LLC						•	•						•				•						•	•			•	•
Ann Arbor Annuity Exchange LLC				•		•	•	•			•		•				•					•	•	•			•	•
Ardan Group, Ltd., The																	•											
Art Jetter & Company	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Ash Brokerage Corporation			•	•			•				•		•				•	•				•	•	•			•	•
Battaglia Insurance Group, Inc.				•			•						•					•				•	•	•			•	•
Benefit Program Services, Inc.			•	•		•	•	•			•	•	•	•			•					•	•	•			•	•
Blumberg Financial Services, LLC			•	•	•	•	•				•	•	•	•	•	•		•				•	•	•			•	•
Bogdan and Associates, Inc.							•				•		•				•					•	•	•			•	•
Borden Hamman Agency			•			•	•	•			•		•				•					•	•	•			•	•
Brokerage Unlimited, Inc.							•				•		•				•					•	•	•			•	•
Brokerage, Inc., The	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Brokers Clearing House, Ltd.			•	•			•										•	•				•	•	•			•	•
Calkins-Kramer Insurance Inc.						•	•	•					•				•					•	•	•			•	•
Champion Agency, Inc.			•	•	•		•				•		•				•					•	•	•			•	•
Colonial Brokerage House, Inc.							•				•		•				•					•	•	•			•	•
Cornerstone Insurance & Financial Services, Inc.	•		•	•	•	•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
CPI Companies							•				•		•		•	•	•					•	•	•			•	•
Creative Marketing International Corp.							•				•		•				•					•	•	•			•	•
Crump Life Insurance Services				•			•				•	•	•				•	•	•			•	•	•			•	•
Custom Benefit Plans	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Davis Life Brokerage							•				•		•				•					•	•	•			•	•

Brokerage General Agencies and Other Wholesalers

<i>Companies</i>	Accident Insurance	Cateteria Plans/Section 125	Critical Illness	Disability Insurance	Employee Benefits	Final Expense Plans	Fixed Annuities	Graded Death Benefits	Health/Medical Plans	Health Savings Accounts	Impaired Risk Life	Impaired Risk Disability	Index Annuities	International Insurance	Investments	Jumbo Cases	Life Settlements	Long-Term Care	Section 401(k) Plans	Single Premium Whole Life	Survivorship Life	Tax-Sheltered Annuities/Section 403(b)	Term	Universal Life	Variable Annuities	Variable Life	Variable Universal Life	Whole Life
Disability Insurance Services	•		•	•								•							•									
DNA Brokerage						•	•				•		•							•		•		•				•
Dunhill Marketing & Insurance Services, Inc.			•	•	•	•	•	•			•		•	•			•	•	•	•	•	•	•	•	•	•	•	•
Dworkin Associates, Inc. (DAI)				•	•			•	•			•	•			•				•	•	•	•	•	•	•	•	•
ECA Marketing, Inc.								•					•			•	•			•	•	•		•				•
ELA Settlement Services, LLC																	•											
Emmett Insurance Group			•	•		•	•	•			•	•	•	•		•		•		•	•	•	•	•	•			•
Exceptional Risk Advisors, LLC	•			•	•							•				•												
F.P.A., Inc.				•		•	•	•			•	•	•				•	•		•	•	•		•	•			•
Financial Brokerage, Inc.	•		•	•		•	•	•			•	•	•			•	•		•	•	•	•		•	•			•
Financial Independence Network, LLC		•		•	•	•	•	•	•						•	•		•	•	•	•	•	•	•	•	•	•	•
First American Insurance Underwriters	•		•	•	•	•	•	•	•		•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•
Fitzsimmons Brokerage Agency	•		•	•	•	•	•	•	•	•	•	•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•
Five Rings Financial	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		•	•	•	•	•	•	•	•	•	•	•
Gorilla Insurance Marketing, Inc.				•				•		•			•					•						•				•
Highland Capital Brokerage				•				•			•	•	•			•	•	•		•	•	•		•	•	•	•	•
Independent Brokerage								•					•		•										•			
Innovative Marketing Strategies			•	•		•	•				•		•							•	•		•	•				•
Insurance Resources Group	•		•	•		•	•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Insurance Wholesalers, Inc.	•					•																						
J. L. Thomas & Co., Inc.			•	•							•	•	•					•	•	•	•	•	•	•	•			•
Joline Associates								•			•	•	•			•		•		•	•	•	•	•			•	•
Legacy Quest Advisors, LLC	•	•	•	•	•	•	•	•	•				•			•	•	•	•	•	•	•	•	•	•	•	•	•
LifePro Financial Services			•			•	•	•			•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•
LifeStyle Insurance Services, Inc.																	•	•										
LTCI Partners, LLC																		•										
M&O Marketing							•	•	•		•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•
Marcus Insurance Agency, Inc., The			•	•	•	•	•	•	•		•	•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•
Marketing Alliance, Inc., The	•		•	•		•	•	•			•	•	•		•	•		•	•	•	•	•	•	•	•	•	•	•
National Design & Marketing Group								•					•							•				•				•
National Long Term Care Brokers				•		•	•				•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•
OC Life Insurance Agency, Inc.											•													•	•			•
Ohlson Group, Inc., The			•			•	•	•	•		•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•
PDI Financial Group			•	•		•	•	•	•		•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•
Petersen International Underwriters	•		•	•	•			•			•	•	•			•							•					•
PIPAC Life- A CPS Affiliate					•			•	•	•	•	•				•		•		•	•	•	•	•	•	•	•	•
Plus Group, Inc., The			•	•								•						•										
Resource Brokerage, LLC		•	•	•	•	•	•	•	•	•	•	•	•			•	•	•	•	•	•	•	•	•	•	•	•	•
Revere Financial			•	•								•						•										
Risk insurance and reinsurance solutions											•																	
Safe Harbor Financial, Inc.								•			•	•	•							•	•	•	•	•	•	•	•	•
Senior Market Sales, Inc.					•	•	•	•	•		•	•	•	•		•		•		•	•	•	•	•	•	•	•	•
TFS Securities, Inc.				•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•
Tough Case Insurance Agency, Inc., The											•	•	•	•		•	•						•	•	•	•	•	•
Transamerica Worksite Marketing	•		•	•	•				•		•	•	•											•	•	•	•	•
Triumph Marketing, LLC							•						•			•	•			•	•	•	•	•	•	•	•	•
Underwriting Specialists, Inc.							•	•			•							•		•	•	•	•	•	•	•	•	•
URL Financial Group	•		•	•	•	•	•	•	•	•	•	•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•
Zenith Marketing Group, Inc.			•	•		•	•				•	•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
AIP Group, The 2041 E. Square Lake Rd., Suite 100 Troy, MI 48085-3897 Sales Support 800-783-5206, press 1 Fax: 248-828-3456 bc@aiponline.net National	Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	Lead program Marketing materials Support staff	Forms available Online application status Product information Quotes available Software to download Underwriting status
Alantra Life Settlements, LLC 2500 Harborside Financial Center, Plaza V, 25th Floor Jersey City, NJ 07311 Teri Thompson 201-633-4747 Fax: 201-503-8166 producersupport@alantralife.com National AL, AR, AZ, CA, CT, DE, FL, ID, IL, IN, MA, MI, NJ, NY, OR, RI, SC, TX, WA, DC	Client management software Leads program Sales presentation software Marketing programs for producers	Conference calls Continuing education classes In-house workshops Personal visits Third-party training books, CD-ROMs Web conferences Numerous seminars and CE courses	Lead program Marketing materials Support staff	
American Brokerage Services, Inc. 803 Willow Grove Avenue Wyndmoor, PA 19038 Dan Dubyk 888-227-3131 ext. 206 Fax: 215-233-9416 danielled@absco.com National	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls In-house workshops Internet training Personal visits Study groups Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
America's First Financial Corporation 2046 Queens Brooke Blvd., Suite 200 St. Peters, MO 63376 Julie Stratton 800-800-6004 Fax: 636-940-9620 julie@4affc.com Most of the U.S.	Company/rate comparisons Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	Marketing materials Support staff	Forms available Product information Quotes available
AMZ Financial Insurance Services, LLC 14225 University Ave., Suite 210 Waukegan, IA 50263 Allie Miller 866-204-7712 allie@amzwebcenter.com National	Company/rate comparisons Product illustration software on CD	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	Marketing materials Support staff	Forms available Market support Product information Quotes available Web site development
Ann Arbor Annuity Exchange LLC 45 Research Drive Ann Arbor, MI 48103 Heath Waddington 800-321-3924 Fax: 734-786-6101 hwaddington@annuity-exchange.com National	Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Ardan Group, Ltd., The 111 St. Joseph's Terrace Woodbridge, NJ 07095 Paul S. Permison 732-855-0670 Fax: 732-855-0659 paul@ardangroup.com International	None	Personal visits		
Art Jetter & Company 11305 Chicago Circle Omaha, NE 68154 800-228-0008 Fax: 800-727-5078 info@jetter.com International National	Company/rate comparisons Hardware support Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff Full backroom support	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
Ash Brokerage Corporation 7609 West Jefferson Blvd. Fort Wayne, IN 46804 Brendon Kelly 260-478-0631 bkelly@ashbrokerage.com National	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Personal visits Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
Battaglia Insurance Group, Inc. 13115 Spring Hill Drive Spring Hill, FL 34609 Alison Young 866-886-6387 Fax: 515-987-3728 ayoung@gorillainsurancemarketing.com National	Client management software Leads program Sales presentation software Training software	Conference calls In-house workshops Personal visits Third-party training books, CD-ROMs Web conferences	Lead program Marketing materials Support staff	Forms available Market support Product information Quotes available Software to download Underwriting status Web site development
Benefit Program Services, Inc. 2444 Morris Avenue Union, NJ 07083 Alan Meyerowitz 908-688-0204 Fax: 908-688-4492 info@bpsinc-online.com CT, DE, NJ, NY, PA	Company/rate comparisons Product illustration software on CD	Conference calls In-house workshops Personal visits Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Product information Quotes available
Blumberg Financial Services, LLC 714 N. Bethlehem Pike, Suite 200 Lower Gwynedd, PA 19002 Alyse N Blumberg, MEd, CLU, ChFC, CLTC, CASL 267-419-1700 Fax: 267-419-1707 alyse@blumbergfinancial.com National	Client management software Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Bogdan and Associates, Inc. P.O. Box 2628 Loves Park, IL 61132 Walter C. Bogdan 800-225-2286 Fax: 815-639-0004 walt@bogdanins.com AZ, CO, CT, FL, IA, IL, IN, MD, MI, MN, MO, NJ, NV, OH, TX, VA, WI, WV	Company/rate comparisons Product illustration download		Marketing materials Support staff	Forms available Product information Quotes available
Borden Hamman Agency 9868 Plano Road Dallas, TX 75238 Christi Daughenbaugh 214-349-4911 Fax: 214-343-3999 cmdaughenbaugh@bordenhamman.com National	Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Underwriting status
Brokerage Unlimited, Inc. P.O. Box 419006 St. Louis, MO 63141 Michael Tessler 314-392-2841 Fax: 314-392-2842 mtessler@brokerageunlimited.com National Most of the U.S.	Company/rate comparisons Product illustration download Robust Web site features	Conference calls Continuing education classes In-house workshops Internet training Personal visits Web conferences	Marketing materials	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Brokerage, Inc., The 233 W. Main St Lewisville, TX 75057 Mike Smith 800-442-4915 Fax: 800-616-4900 Mike@TheBrokerageInc.com Most of the U.S., except AK, HI, ID, MN, MT, ND, OR, WY, DC, VI, Guam, PR	Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Product information Quotes available Software to download
Brokers Clearing House, Ltd. 4546 Corporate Drive, Suite 155 West Des Moines, IA 50266 Debbie Hannam 800-247-5340 Fax: 515-224-5948 dhannam@bchlife.com National	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Calkins-Kramer Insurance Inc. 10261 4th Street N. St. Petersburg, FL 33716 Kyle Calkins 800-888-1973 Fax: 727-578-1635 cki@calkinskramer.com Most of the U.S.	Company/rate comparisons		As needed Support staff	Forms available Product information Quotes available Software to download

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
Champion Agency, Inc. 8801 Horizon Blvd NE, Suite 320 Albuquerque, NM 87113 Kenneth Sapon 505-265-8511 ext. 15 Fax: 505-265-8513 ken@champion-agency.com National	Client management software Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
Colonial Brokerage House, Inc. 1000 Jefferson Street Lynchburg, VA 24504 Gina Dolan-Sewell 434-528-0724 Fax: 434-846-1690 gina@colonialbrokeragehouse.com Mid-Atlantic States	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff Access to carrier Advanced marketing attorneys	Forms available Online application status Product information Quotes available
Cornerstone Ins. & Financial Services, Inc. P.O. Box 381625 Birmingham, AL 35238 Rick Radford 800-345-2133 Fax: 205-980-7422 Rick@CornerstoneIns.com Most of the U.S.	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
CPI Companies 513 Centennial Blvd. Voorhees, NJ 08043 Tricia Pilone 856-874-1250 Fax: 856-874-1255 pilone@cpicompanies.com National	None	Conference calls Internet training Personal visits Study groups Web conferences	As needed Marketing materials Support staff	Product information Underwriting status
Creative Marketing International Corporation 7415 W. 130th St., Suite 300 Overland Park, KS 66213 Krysta Baird 800-992-2642 Fax: 913-814-0512 kbaird@creativemarketing.net International National	Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software Retirement planning software (income maximizer)	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences Online tutorials One-on-one mentoring Product training tools	As needed Lead program Marketing materials Support staff Agent case history Complete agent sales history	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
Crump Life Insurance Services 4250 Crums Mill Road Harrisburg, PA 17112 800-692-7307 Fax: 717-703-4920 Marketing@Crump.com National	Client management software Company/rate comparisons Product illustration download Sales presentation software Technical support	Conference calls Continuing education classes In-house workshops Internet training Personal visits Web conferences	Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Custom Benefit Plans 616 Easton Road, P.O. Box 499 Willow Grove, PA 19090 Greg DuPlessis 866-422-9188 ext. 222 Fax: 215-830-0908 greg@custombenefitplans.com National	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Online application status Product information Quotes available Underwriting status
Davis Life Brokerage 801 Ashworth Road West Des Moines, IA 50265 Trent or Jon Davis 800-747-5612 Fax: 515-222-1666 dlb@DavisLife.com National	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support	Conference calls In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Product information Quotes available
Disability Insurance Services 4444 Zion Avenue, Suite B San Diego, CA 92120 Daniel C. Steenerson 800-898-9641 Fax: 619-284-8474 sales@diservices.com National, except VI, Guam, PR	Product illustration software on CD	Conference calls Internet training Personal visits	As needed Marketing materials Support staff	Forms available Market support Online application status Quotes available Underwriting status

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
DNA Brokerage 1011 Office Park Rd., Suite 4 West Des Moines, IA 50265 Lori Bochner 515-223-2801 Fax: 515-223-6172 lorib@dnabrokerage.com National Most of the U.S.	Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Training software	Conference calls Continuing education classes In-house workshops Third-party training books, CD-ROMs Web conferences	Lead program Marketing materials Support staff	Forms available Market support Product information Quotes available Software to download Underwriting status
Dunhill Marketing & Insurance Services, Inc. 2341 5th Avenue San Diego, CA 92101 Tony Steigerwald, President 619-578-7800 ext. 113 Fax: 619-578-7819 tonys@dunhillinsurance.com International National	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Study groups Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
Dworkin Associates, Inc. (DAI) 22 South Main Street Rochester, NH 03867 Gary Dworkin 800-777-0061 Fax: 603-332-0955 gsd@dworkin.com National	Company/rate comparisons Technical support	Conference calls Continuing education classes Personal visits	As needed Marketing materials Support staff	Forms available Market support Product information Quotes available
ECA Marketing, Inc. 11095 Viking Drive, Suite 230 Eden Prairie, MN 55344 Sharyl Schultz 800-356-4189 Fax: 866-941-9686 annuities@ecamarketing.com National	Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software	Conference calls Third-party training books, CD-ROMs	Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
ELA Settlement Services, LLC 1435 Morris Ave, P.O. Box 3137 Union, NJ 07083-1937 Paul H Nagelberg 800-388-0103 Fax: 908-810-4159 pnagelberg@execlife.com National	None	Personal visits	Marketing materials Support staff	Forms available Product information
Emmett Insurance Group 7700 N. Kendall Drive, Suite 411 Miami, FL 33156 Ethan Emmett 305-270-0999 Fax: 305-270-0093 ethan@emmettinsurance.com National	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support	Conference calls Continuing education classes In-house workshops Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Exceptional Risk Advisors, LLC One International Blvd., Suite 625 Mahwah, NJ 07495 Sean McNiff 201-252-4717 Fax: 201-512-0221 sean.mcniff@exceptionalriskadvisors.com National	None	Conference calls Personal visits	As needed Marketing materials	Product information
F.P.A., Inc. 2401 Morris Ave. Union, NJ 07083 Benjamin J. Bishkoff, LUTCF 908-810-4400 Fax: 908-810-4465 ben@fpainsurance.com Most of the U.S. CA, CT, DE, FL, MA, MD, ME, NJ, NY, PA, RI, VA	Company/rate comparisons Product illustration download	Conference calls Continuing education classes Personal visits Web conferences	As needed Marketing materials Support staff	Forms available Online application status Product information Quotes available Software to download Underwriting status
Financial Brokerage, Inc. 2238 South 156th Circle Omaha, NE 68130 Doug Murphy, CLU, ChFC 800-397-9999 Fax: 402-334-6301 dmurphy@fb-inc.com National	Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
Financial Independence Network, LLC 50 Harrison St., Suite 118 Hoboken, NJ 07030 Frank Gargano, CLU, ChFC 201-222-8114 Fax: 201-222-8119 fgargano@finlive.com Most of the U.S.	Client management software Company/rate comparisons Hardware support Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
First American Insurance Underwriters 189 Reservoir Street Needham, MA 02494 Kenneth Shapiro 781-449-6800 Fax: 781-449-7694 kshapiro@faiu.com National	Client management software Company/rate comparisons Hardware support Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
Fitzsimmons Brokerage Agency 3633 Hill Road Parsippany, NJ 07054-1001 Michael T. Fitzsimmons, CLU, LTCP 963-299-1511 Fax: 973-299-1660 fitz1511@optonline.net Most of the U.S.	Company/rate comparisons Product illustration software on CD	Personal visits	As needed Marketing materials Support staff	Forms available Product information Software to download
Five Rings Financial 10268 W. Centennial Rd., Suite 302 Littleton, CO 80127 Mike Wilk 303-904-8500 Fax: 303-904-8506 lynn@fiveringsfinancial.com National	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences Mentoring program	Lead program Marketing materials Support staff Advanced case design	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Gorilla Insurance Marketing, Inc. 185 NE Dartmoor Dr. Waukegan, IA 50263 Alison Young 866-886-6387 Fax: 515-987-3728 ayoung@gorillainsurancemarketing.com National	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Continuing education	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences Advanced marketing case design	Lead program Marketing materials Support staff Advanced case design	Forms available Market support Product information Underwriting status Web site development
Highland Capital Brokerage 20 Commerce Drive Cranford, NJ 07016 Tony Catrini 908-272-8870 Fax: 908-272-2163 tcatrini@highland.com NJ, NY	Company/rate comparisons	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Marketing materials	Forms available Market support Online application status Product information Quotes available Underwriting status
Independent Brokerage P.O. Box 19264 Topeka, KS 66619 Tony Compton 785-861-1600 tcompton@ibteam.com National	Client management software Company/rate comparisons Leads program Product illustration software on CD Sales presentation software Training software	Conference calls In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Underwriting status Web site development
Innovative Marketing Strategies 108154 Rancho Bernardo Road, Suite 380 San Diego, CA 92127 Gary McCarver 858-675-0100 ext. 24 Fax: 858-675-0110 gary@imsinsurance.net National	Company/rate comparisons Leads program Product illustration software on CD Technical support	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Product information Quotes available Software to download Web site development

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
Insurance Resources Group 9744 Wilshire Blvd., #306 Beverly Hills, CA 90212 Mehrdad Taghdiri 888-224-4777 Fax: 310-550-3390 sales@irginsurance.com Most of the U.S.	Company/rate comparisons Hardware support Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Product information Quotes available Software to download Underwriting status
Insurance Wholesalers, Inc. 6939 Sunrise Blvd., Suite 107 Citrus Heights, CA 95610 Natasha Price 916-723-8292 ext. 138 Fax: 916-676-2896 nprice@insurancewholesalers.com National	Company/rate comparisons Leads program Product illustration software on CD Sales presentation software Training software	Conference calls Personal visits	Lead program Marketing materials Support staff	Forms available Market support Product information Quotes available Software to download
J. L. Thomas & Co., Inc. 1500 Chester Avenue Cleveland, OH 44114-3600 J. Michael Thomas, CLU 216-241-2300 ext. 28 Fax: 216-241-5070 mike@jlthomasco.com AZ, CA, FL, GA, HI, IN, KY, MN, NC, NY, OH, PA, SC, TX, VA, WA, WI, WV, DC	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support	Continuing education classes In-house workshops Personal visits Third-party training books, CD-ROMs	Marketing materials	Forms available Quotes available Software to download Underwriting status
Joline Associates 1040 Broad Street Shrewsbury, NJ 07722 Pat Joline, CLU, ChFC 800-203-2797 Fax: 732-542-3510 brokerage@exit109.com National	Company/rate comparisons Product illustration download Sales presentation software Technical support	Conference calls Continuing education classes In-house workshops Personal visits Point of sale support	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Legacy Quest Advisors, LLC 1400 Sweet Home Road, Suite 1 Amherst, NY 14228 Terry D. Bahgat 716 200-4900 Fax: 800-247-6849 tbahgat@legacyqa.net CA, CT, DE, FL, GA, MD, NC, NJ, NY, OH, PA, SC, VA, VT, DC, VI, PR	Client management software Company/rate comparisons Hardware support Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software Practice management Consulting services	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
LifePro Financial Services 11452 El Camino Real, Suite 401 San Diego, CA 92130 Ben Nevejans 888-543-3776 Fax: 858-259-1742 info@lifepro.com National, except Guam, PR	Client management software Company/rate comparisons Hardware support Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software Weekly intensive training	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences National seminars	As needed Marketing materials Support staff Marketing training Seminars and webinars	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
LifeStyle Insurance Services, Inc. 30448 Rancho Viejo Road, Suite 250 San Juan Capistrano, CA 92675 Carol Gardner 949-493-2056 ext. 260 Fax: 949-493-8366 cgardner@lifestyleinsurance.com National	Company/rate comparisons Product illustration download Product illustration software on CD	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Underwriting status
LTCI Partners, LLC 1113 S. Milwaukee Ave. Libertyville, IL 60048 Patrick Bradley 800-245-8108 ext. 103 Fax: 888-201-9088 pat.bradley@ltcipartners.com National	Company/rate comparisons Product illustration download Product illustration software on CD	Conference calls Personal visits Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
M&O Marketing 4000 Town Center, 11th Floor Southfield, MI 48075 Stephanie Murphy 800-228-5964 ext. 249 Fax: 248-784-1428 stephanie@mandomarketing.com National	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
Marcus Insurance Agency, Inc., The 389 Boston Post Road Sudbury, MA 01776-3015 Edward J. Fitzwilliam, Jr. 978-443-4900 Fax: 978-443-9804 info@themarcusagency.com International	Company/rate comparisons Hardware support Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Marketing Alliance, Inc., The 111 Westport Plaza, Suite 1010 St. Louis, MO 63146 Alan Protzel 314-275-8713 Fax: 314-275-8813 aprotzel@themarketingalliance.com National	Client management software Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
National Design & Marketing Group 8800 N. Gainey Center Drive, Suite 250 Scottsdale, AZ 85258 Marketing Department 800-833-7427 Fax: 480-607-1048 marketing@ndmgnet.com Most of the U.S.	Leads program Product illustration download Product illustration software on CD	Conference calls Internet training Personal visits	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Software to download
National Long Term Care Brokers 11 Halfmoon Executive Park Clifton Park, NY 12065 Bob Vandy, CLU, ChFC, LUTCF, CLTC 518-688-8105 Fax: 518-371-6131 bvandy@nyltcb.com Most of the U.S.	Company/rate comparisons Leads program Product illustration download Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
OC Life Insurance Agency, Inc. P.O. Box 3545 Mission Viejo, CA 92690 Dan Love 949-716-7051 Fax: 949-916-6475 Dan@oclifeinsurance.com Most of the U.S.	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support	Conference calls In-house workshops Personal visits Third-party training books, CD-ROMs	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Ohlson Group, Inc., The 510 E. 96th Street, #185 Indianapolis, IN 46240 Nicholas R. Ohlson 317-844-4411 Fax: 317-844-4422 tgearlds@ohlsongroup.com Most of the U.S.	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Web site development
PDI Financial Group 601 N. Lynndale Drive Appleton, WI 54914 John Hanson 800-234-7341 Fax: 920-739-2205 john@pdifinancial.com National	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes Internet training Third-party training books, CD-ROMs Web conferences	As needed Marketing materials	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Petersen International Underwriters 23929 Valencia Boulevard, Suite 215 Valencia, CA 91355 800-345-8816 Fax: 661-254-0604 PIU@piu.org International National	None	Conference calls In-house workshops Personal visits	As needed Online applications	Forms available Product information Quotes available Underwriting status

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
PIPAC Life, a CPS Affiliate 1521 Technology Parkway Cedar Falls, IA 50613 Ryan Saul 319-277-8541 National	Company/rate comparisons Product illustration download Sales presentation software Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Plus Group, Inc., The 235 E. Colorado Blvd., #1386 Pasadena, CA 91101 Tracey O'Malley 626-398-1200 Fax: 626-398-1001 tracey@plusgroupca.com National	None	Conference calls Continuing education classes In-house workshops Personal visits Web conferences	As needed	Forms available Online application status Quotes available
Resource Brokerage, LLC 1501 E. Woodfield Road, Suite 110E Schaumburg, IL 60173 John Rippinger 847-605-1200 Fax: 847-605-1262 info@resourcebrokerage.com National	Client management software Company/rate comparisons Hardware support Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status Web site development
Revere Financial 4 Oak Hollow Dr. Voorhees, NJ 08043 Thomas DiCinti, RHU 856-770-8220 Fax: 856-770-8225 t.dicinti@comcast.net National	Product illustration software on CD Technical support	Conference calls In-house workshops Personal visits	As needed Marketing materials Support staff	Forms available Market support Product information Quotes available Software to download Underwriting status
Risk insurance and reinsurance solutions 1208 W. Newport Center Drive, Suite 202 Deerfield Beach, FL 33442 John Hamilton 954-949-3141 Fax: 954-421-4185 john.hamilton@riskw.com All except AL, ME, MT, NY, SD, Guam, PR	Product illustration download Product illustration software on CD		Marketing materials	Forms available Product information Quotes available Software to download
Safe Harbor Financial, Inc. 2200 Ben Franklin Parkway, 105N Philadelphia, PA 19130 Terry LaRocco 215-568-6377 Fax: 215-564-0155 tlarocco@safeharborfinancial.com All except AL, MI, NM, TN, VI, Guam, PR	Company/rate comparisons Leads program Product illustration software on CD Sales presentation software Training software	Conference calls Third-party training books, CD-ROMs Web conferences	Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Underwriting status
Senior Market Sales, Inc. 8420 W. Dodge Rd., 5th Floor Omaha, NE 68114-3446 James F. Summers 402-397-3311 Fax: 402-397-0455 sms@seniormarketsales.com National	Client management software Company/rate comparisons Leads program Product illustration download Product illustration software on CD Technical support	Conference calls Continuing education classes In-house workshops Internet training Personal visits Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Underwriting status Web site development
TFS Securities Inc. 437 Newman Springs Rd. Lincroft, NJ 07738 Tom Hyland 800-833-1862 ext. 145 Fax: 732-576-4501 tphyland@tfsweb.com National CT, FL, NJ, NY, PA	Company/rate comparisons Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Personal visits Out-of-office training events	As needed Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Tough Case Insurance Agency, Inc., The P.O. Box 844 Needham, MA 02494 Rudy Rudner 800-285-4777 Fax: 781-449-4586 toughcase@comcast.net International National	None	Conference calls	As needed	Forms available Market support Product information Quotes available Underwriting status

Brokerage General Agencies and Other Wholesalers

Companies

	Hardware and Software Support	Training Support	Marketing Support	Internet Support
Transamerica Worksite Marketing 1400 Centerview Little Rock, AR 72211 Jeff Caldwell 501-227-1151 Fax: 501-227-1489 jecaldwell@aegonusa.com National	Product illustration download Product illustration software on CD Sales presentation software Training software Enrollment software	Conference calls Continuing education classes In-house workshops Personal visits Web conferences Off-site training seminars	Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download
Triumph Marketing, LLC 4411 East Kentucky Ave. Glendale, CO 80246 Mike Rosaasen 800-339-0208 Fax: 303-374-5690 mike@mikeinfo.com Most of the U.S., except VI, Guam, PR	Company/rate comparisons Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls In-house workshops Internet training Personal visits Third-party training books, CD-ROMs Web conferences	As needed Lead program Marketing materials Support staff	Forms available Market support Product information Quotes available Software to download Web site development
Underwriting Specialists, Inc. P.O. Box 409 Ft. Washington, PA 19034-0409 Robert Pickard 215-540-4470 Fax: 215-540-4471 RPickard@undspec.com National	Company/rate comparisons Product illustration download Product illustration software on CD	Conference calls Continuing education classes Personal visits Web conferences Seminars	As needed	Forms available Online application status Product information Quotes available Software to download Underwriting status
URL Financial Group 5320 Jaycee Avenue Harrisburg, PA 17112 Ken Clemens 800-926-8875 Fax: 717-540-5628 kenc@urfinancial.com National	Client management software Company/rate comparisons Hardware support Leads program Product illustration download Product illustration software on CD Sales presentation software Technical support Training software	Conference calls Continuing education classes In-house workshops Internet training Personal visits Study groups Third-party training books, CD-ROMs Web conferences	Lead program Marketing materials Support staff	Forms available Market support Online application status Product information Quotes available Software to download Underwriting status
Zenith Marketing Group, Inc. 303 West Main Street, Suite 200 Freehold, NJ 07728 Jim Medici 888-850-8334 ext. 229 Fax: 732-579-4113 jmedici@zenithmarketing.com National	Company/rate comparisons Product illustration download	Conference calls Continuing education classes In-house workshops Personal visits Web conferences	As needed Marketing materials Support staff Web site	Forms available Product information Quotes available Software to download Underwriting status



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- **Web-exclusive articles** – new content that provides visitors with the latest sales ideas and marketing insights.
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