

# FFR Carriers – Direct and Indirect

## Direct Life Carriers

Accordia Life (formerly AVIVA)  
American National Insurance Company (ANICO)  
AXA  
Exceptional Risk Advisors – Lloyd's of London (Specialty Coverage)  
John Hancock - **FFR Home Office Submission/Processing**  
Lincoln National (Lincoln Financial)  
MassMutual  
MetLife Investors - **FFR Home Office Submission/Processing**  
Minnesota Life  
National Life/ Life of the Southwest  
New York Life  
Pacific Life  
Pan-American Life Insurance Group  
Penn Mutual  
Prudential (The Hartford recently merged with Prudential - 2014)

## Indirect Life Carriers

### ***Financial Independence Group:***

American General  
Banner  
Genworth  
Nationwide  
Principal  
Transamerica  
United of Omaha  
Zurich

### ***Imeriti:***

Allianz  
North American  
Protective  
Voya (formerly ING)

***\*\*Other indirect carriers may be available through Financial Independence Group and Imeriti***