7. Life Insurance Captive Agents and Restricted MGAs

14. Policies · https://clients.financevine.ca/docs/7-life-insurance-approved-partnerships/

FinanceVine is dedicated to providing our users with access to the most comprehensive and unbiased life insurance solutions available in Canada. To uphold this commitment, we partner exclusively with **independent life insurance brokers**. This policy stems from our core belief that leads deserve personalized advice and access to a wide range of products, ensuring they secure the best possible coverage for their unique needs.

Why We *Exclusively* Work with Independent Brokers:

- **Unbiased Product Selection:** Independent brokers are not tied to a single insurance provider. This allows them to shop the entire Canadian market, comparing policies from numerous companies to find the optimal fit for each lead's specific requirements and budget.
- **Lead-Centric Approach:** Independent brokers prioritize the lead's needs above any specific company's product line. This ensures that recommendations are based on what's best for the individual, not what's best for a single insurer.
- **Comprehensive Advice:** Independent brokers can provide objective and informed advice on various life insurance options, including term life, whole life, universal life, and more.

Why We Do Not Partner with *Captive Agents* or *Certain MGAs:*

FinanceVine does not connect our leads with ***captive life insurance agents*** because they are limited to the products offered by their parent company. This restriction prevents them from providing the broad, comparative analysis that our leads deserve.

Furthermore, we do ***not*** partner with the following Managing General Agencies (MGAs):

1. Primerica
2. WFG (World Financial Group)
3. Experior Financial

4. Greatway Financial
5. American Income Life (AIL)

These MGAs have garnered online reputations that raise concerns about their business practices. Specifically, there are prevalent reports indicating a strong emphasis on recruitment over the provision of genuine life insurance solutions. **FinanceVine** prioritizes the financial well-being of our leads, and we cannot endorse partnerships that may compromise their interests.