



***DALBAR Recognizes the Best Web Sites in Life Insurance & Annuities***

**New York Life and American General Clinch First Place; September Brings Recognition for LIAM**

**(Boston, MA. - December 2009)** In DALBAR's most recent Life Insurance and Annuity Rankings and Trending report, New York Life and AXA Equitable earned the top two places in the consumer rankings with an "Excellent" designation in the third quarter. Finishing with a "Very Good" DALBAR designation were Pacific Life, MassMutual, TIAA-CREF, SunAmerica, Thrivent Financial, The Hartford, American General and John Hancock Annuities.

American General held tight to their number one rank and "Excellent" designation in the financial professional arena for a second consecutive quarter. AXA Distributors crept up one position to capture second place while Lincoln Financial finished strong in third, earning both firms an "Excellent" designation as well.

***Third Quarter Rankings, 2009: Movers and Shakers***

John Hancock Annuities moved up one position, grabbing tenth place after making several functionality enhancements to their consumer facing website. Account holders are now able to schedule the frequency of an automatic portfolio rebalance and modify systematic investments. A new risk spectrum was also added to help investors find funds based on their risk profile.

Principal Financial jumped two places to 8th after improving fund fact sheets with new sub-account information, including portfolio manager bios, investment strategies for each fund, risk and return statistics, and top ten holdings. In addition, a new economic multimedia presentation by Bob Baur, the Chief Global Economist at Principal, takes a look at the recent economic climate with a focus on "Credit Markets are Repairing Themselves", "Economic Data is Getting Better" and "Passage of Time".

***Third Quarter Rankings, 2009:***

Top-ranked websites, as of the end of third quarter, 2009, are:

<b>Web Ranking</b>	<b>Consumer</b>	<b>Financial Professional</b>
<b># 1</b>	New York Life*	American General*
<b># 2</b>	AXA Equitable*	AXA Distributors*
<b># 3</b>	Pacific Life*	Lincoln Financial*
<b># 4</b>	MassMutual	SunAmerica*
<b># 5</b>	TIAA-CREF	MassMutual*

\*Earns DALBAR's "Excellent" designation.

***Trend: Life Insurance Awareness Month (LIAM)***

In the financial services industry, the month of September is a 30-day recognition of life insurance. Every year, firms go to great lengths to educate consumers and advisors on the significance of life insurance and provide their respective audiences with educational materials and resources to get the message across.

- New York Life encouraged investors to share personal stories and experiences to highlight the benefits and value of life insurance. Stories gathered from "Share Your Story" were posted on New York Life's consumer homepage to promote LIAM.
- Prudential Financial devoted a large portion of their homepage to LIAM by displaying a video from actor and 2009 LIAM spokesman Chris Noth. The firm also offered several fact sheets that promoted life insurance, recent research on the value placed in life insurance and a convenient section of quick links to product information and LIAM advertisements.
- MassMutual promoted LIAM with a homepage banner, linking visitors to an educational area that housed multimedia videos of real life experiences from investors a small survey to gauge investors' preparedness for unexpected events.

The complete WebMonitor Life Insurance & Annuity quarterly updates for the Third Quarter, 2009, are available from DALBAR at [WebMonitor Quarterly Rankings](#) or 617-723-6400.

DALBAR, Inc., the nation's leading financial-services market research firm, is committed to raising the standards of excellence in the financial-services industry. With offices in both the US and Canada, DALBAR develops standards for, and provides research, ratings, and rankings of intangible factors to the mutual fund, broker/dealer, discount brokerage, life insurance, and banking industries. They include investor behavior, customer satisfaction, service quality, communications, Internet services, and financial-professional ratings.

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