

CARRIER FIRST YEAR PREMIUM RESTRICTIONS

Carrier	Single Life	SUL
AIG	>\$1.5MM will be reviewed by Home Office on GUL/ >\$3MM with be reviewed by Home Office on IUL (\$1MM on Extend IUL and Elite UL)	>\$1.5MM will be reviewed by Home Office on GUL/ >\$3MM with be reviewed by Home Office on IUL
AXA*	No restrictions	No restrictions
Global Atlantic	\$7.5MM limit	\$7.5MM limit
John Hancock	PUL15 and PIUL15 will allow single premiums of up to \$5MM on MEC policies. Limited to \$3MM if the policy is a MEC in year 1. VUL policies are limited to \$3MM of first year premium if allocating 100% to the Fixed Account.	\$3MM maximum in first year** Limit on first year premiums: 20 times target on all new policies
Lincoln Financial	No restrictions	No restrictions
MetLife	Whole life has no limit but the Enricher rider is capped at \$5MM. Secure Flex and Legacy Advantage SUL have no limit but cannot be MECs. No restriction on PAUL.	Whole life has no limit but the Enricher rider is capped at \$5MM. Secure Flex and Legacy Advantage SUL have no limit but cannot be MECs.
Minnesota Life	5x's Target when PDBGA is used	5x's Target when PDBGA is used
Mutual of Omaha	\$2MM annual premium restriction (except in NY where it is \$1MM)	\$1MM annual premium restriction (except in NY where is \$500k)
Principal	\$15,000,000	\$15,000,000
Protective	\$2MM single pay (anything larger will be reviewed)	\$2MM single pay (anything larger will be reviewed)
Prudential	No restrictions	No restrictions
Symetra	No restrictions****	No restrictions****
Transamerica***	No restrictions	N/A
Voya	Amounts above these limits require Home Office approval: \$5 million annual premium; \$3 million Premium Deposit Fund Rider; \$1 million ECV or Waiver of Surrender Charge Rider	Amounts above these limits require Home Office approval: \$5 million annual premium; \$3 million Premium Deposit Fund Rider; \$1 million ECV or Waiver of Surrender Charge Rider

*Compensation is reduced on premiums over 3 times target on Brightlife Grow

***2 times target on the ACE CV product only

****Home office review is required for premiums higher than \$1MM.

Updated 05/20/2016

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.