

4506T REQUIREMENTS

Carrier	When is the 4506T Needed?
AIG	> \$5MM and > age 18
AXA	Not required but Tax returns are required on face amounts above \$10MM
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.
Foresters	Not required but Tax returns are required on face amounts above \$10MM
Global Atlantic	Not required but Tax returns are required on face amounts above \$10MM
John Hancock	Individual Case basis only
Lincoln Financial	Ages 26 to 69: \$10MM and up Ages 70 to 75: \$2.5MM and up Ages 76 to 80: \$2MM and up Ages 81 to 85: \$1MM and up
Mutual Omaha	All ages at face amounts above \$5MM
Nationwide	Individual Case basis only
New York Life	Ages up to 64: \$5,000,001 and up. 65 and over: \$250,000 and up.
Principal	Individual Case basis only
Protective Life	Individual Case basis only
Prudential	Ages 71-80: ≥ \$2,500,000* Ages > 80: ≥ \$1,000,000* *Effective 9/15.2017, use of the 4506TEZ form has been suspended until further notice
Securian Financial	Ages up to 69: Over \$5MM Ages 70 and above: Over \$1MM
Symetra	Not required but Tax returns are required on face amounts above \$10MM
Transamerica	All ages: Face amounts at \$2.5MM and above or underwriter discretion
Zurich	>\$2.5mm - age 71+ >\$5mm over age 60 >\$10mm over age 30

Updated 8/13/2019

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