

CREDIT, TAX AND BANKRUPTCY DATABASE CHECKS

Carrier	When Credit Checks are Run	When Tax and Credit Leins are Run	When Bankruptcy Reports are Run
AIG	All faces over age 25 All cases over \$1,500,000	All faces over age 59 All cases over \$1,500,000	All faces over age 59 All cases over \$1,500,000
AXA	Face amounts over \$2MM	Face amounts over \$2MM	Face amounts over \$2MM
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 Financial	Face amounts over \$1MM	Face amounts over \$1MM	Face amounts over \$1MM
Global Atlantic	Face amounts over \$10MM	Face amounts over \$10MM	Face amounts over \$10MM
John Hancock	N/A	All Ages and Amounts	All Ages and Amounts
Lincoln Financial	All Ages: \$5,000,001 and above	Ages 18 -69: \$1,000,001 - \$5MM Ages 70 - 74: \$500,001 - \$5MM	Ages 18 -69: \$1,000,001 - \$5MM Ages 70 - 74: \$500,001 - \$5MM
Mutual of Omaha	Accelerated Underwriting cases	Face amounts above \$1MM	Face amounts above \$1MM
Nationwide	"Intelligent Underwriting" applications only.	Face amounts of \$5MM+	Face amounts of \$5MM+
New York Life	Face amounts of \$5MM+	Face amounts of \$5MM+	Face amounts of \$5MM+
Principal	Age < 70 : \$5,000,001+ Age 70+: \$2,500,001+	Age < 70 : \$5,000,001+ Age 70 and over: \$2,500,001+	Age < 70 : \$5,000,001+ Age 70 and over: \$2,500,001+
Protective	Protective Life Underwriting Solution Cases Only	All Ages and Amounts	All Ages and Amounts
Prudential	N/A	Age < 71 : \$1,000,000 and above Age 71 and over: \$500,000 and above	Age < 71 : \$1,000,000 and above Age 71 and over: \$500,000 and above
Securian Financial	Face amounts over \$5MM	Face amounts over \$2MM	Case by case
Symetra	N/A	N/A	N/A
Transamerica	N/A	All cases \$3.5MM+	Cause Only
Zurich	Ages 18+: Greater than \$2.5MM	Ages 18+: Greater than \$2.5MM	Ages 18+: Greater than \$2.5MM

Updated 8/13/2019

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