

CARRIER FINANCIAL SUPPLEMENT REQUIREMENTS

Carrier	Comments
AIG	UL: Ages 0 - 17: \$500,001 and higher Ages 18-66: \$3,000,001 or higher Ages 67 and above: \$1,000,001 and higher Term: Ages 20-66: \$3,000,001 and higher Ages 67 and Above: \$500,001 and higher
AXA	All Ages: \$2,000,000 and higher
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	Underwriter Discretion
Global Atlantic	Ages 16 - 40: \$5,000,001 and above Ages 41 - 55: \$2,000,001 and above Ages 56 - 70: \$1,000,001 and above Age 71+: \$500,001 and above
John Hancock	Ages 18 - 65: \$7,500,001 and higher Ages 66 - 79: \$5,000,000 and higher Ages 80 - 90: \$1,000,000 and higher
Lincoln Financial	Underwriter Discretion
Mutual of Omaha	Underwriter Discretion
Nationwide	Ages 18 - 70: \$2,000,001 - \$10,000,000 Ages 71+: \$100,001 - \$10,000,000
New York Life	Underwriter Discretion
Principal	Age 69 and under: \$5MM and higher Age 70 and over: \$2MM and higher
Protective	All Ages: all Estate Tax/Liquidity, Asset Maximization, and Charitable Giving cases, for income replacement of \$3m and higher
Prudential	Ages 70 and below: \$5,000,000 and above Ages 71 - 80: \$2,500,000 and above Ages 81 and above: \$1,000,000 and above
Securian Financial	All Ages: \$2,000,000 and higher
Symetra	Ages 18 - 69: \$5,000,001 and above Ages 70 and up: \$1,000,001 and above
Transamerica	Ages 18 - 60: \$5,000,001 and higher Ages 61- 70: \$1,000,001 and higher Ages 71+: \$500,001 and higher
Zurich	Ages 0 - 17: \$500,001 and higher Ages 18 - 70: \$2,500,001 and higher Age 71+: \$500,000 and higher

Updated 8/13/2019

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