

CARRIER FIRST YEAR PREMIUM RESTRICTIONS

Carrier	Single Life	Survivorship
AIG	>\$1,500,000 will be reviewed by Home Office on GUL >\$3,000,000 will be reviewed by Home Office on IUL (\$1,000,000 on Extend IUL)	>\$1,500,000 will be reviewed by Home Office on GUL
AXA	Cumulative Premium greater than \$2,000,000 in first four years requires review by AXA Financial Due Diligence	Cumulative Premium greater than \$2,000,000 in first four years requires review by AXA Financial Due Diligence
Brighthouse Financial	N/A	
Foresters Financial	No restrictions	N/A
Global Atlantic	\$7,500,000 limit	\$7,500,000 limit
John Hancock	20 times target (\$3,000,000 single-pay limit on MEC policies for UL-G)	20 times target
Lincoln Financial	No restrictions	No restrictions
Mutual of Omaha	\$2,000,000 annual premium restriction	N/A
Nationwide	No restrictions	No restrictions
New York Life	\$20,000 minimum annual premium requirement > \$1,000,000 of first year premium requires AML review > \$25,000,000 face amount requires Large Case Committee review No maximum on 1035 exchanges No minimum premium requirement for term conversion	\$20,000 minimum annual premium requirement > \$1,000,000 of first year premium requires AML review > \$25,000,000 face amount requires Large Case Committee review No maximum on 1035 exchanges No minimum premium requirement for term conversion
OneAmerica	AssetCare: \$1,500,000 in Face Amount AnnuityCare, AnnuityCare II, and Index Annuity Care & II: \$500,000 AnnuityCare: Ages 86/87 base only \$250,000 AnnuityCare II: \$300,000 with inflation	AssetCare: \$1,500,000 in Face Amount AnnuityCare, AnnuityCare II, and Index Annuity Care & II: \$500,000 AnnuityCare: Ages 86/87 base only \$250,000 AnnuityCare II: \$300,000 with inflation
Principal	\$15,000,000	\$15,000,000
Protective Life	Index Choice UL and Strategic Objectives VUL limit is \$5,000,000 All other products - \$2,000,000 single pay (anything larger will be reviewed)	\$2,000,000 single pay (anything larger will be reviewed)
Prudential	No restrictions	No restrictions
Securian Financial	Greater of \$1,000,000 or 5 times Target when Performance Death Benefit Guarantee Agreement is used.	Greater of \$1,000,000 or 5 times Target when Performance Death Benefit Guarantee Agreement is used.
Symetra*	No restrictions > \$1,000,000 requires actuarial approval.	N/A
Transamerica**	No restrictions	N/A
Zurich	Amounts above these limits require Home Office approval: \$500,000 annual premium - Value Index \$1,000,000 annual premium - Accumulation IUL Monthly Automatic Feature Must be used - could result in levelized compensation	Amounts above these limits require Home Office approval: \$500,000 annual premium Could result in levelized compensation

All amounts subject to general financial underwriting guidelines published by the carrier

* Home office review & actuarial approval is required for premiums higher than \$1,000,000.

** 2 times target on the TransACE CV product only. TransACE is only available for conversions.