

# NON-WORKING SPOUSE FACE AMOUNT LIMITS

Carrier	Max Face Amount	Notes
AIG	\$1,500,000	Age 59 or less: Use household income multiples Ages 60-65: If household income is less than \$25,000 a max of 10 times the income of the working spouse; Over age 65: The amount of coverage must be justified using estate planning needs
AXA	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
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.	
Global Atlantic	None	Allow up to ½ of the working spouse face amount
John Hancock	None	Allow up to ½ of the working spouse face amount
Lincoln Financial	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Mutual of Omaha	\$2,000,000	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Nationwide	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
New York Life	None	Allow up to ½ of the working spouse face amount
Principal Financial	\$2,000,000	Will consider up to 100% of the working spouse coverage up to 1MM. and then 50% of the working spouse coverage
Protective Life	\$1,000,000	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Prudential	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Securian Financial	\$5,000,000	As long as the income-earning spouse qualifies and has \$1 million or more in-force coverage For face amounts above \$1 million on a non-income earning spouse, will allow 50 percent of the income-earning spouse's in-force coverage
Symetra	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Transamerica	\$2,500,000	Up to \$1MM: Will match Working Spouse \$1,000,001 - \$2,500,000: 50% of Working Spouse's coverage > \$2,500,000: Individual Consideration
Zurich	None	Allow up to ½ of the working spouse face amount

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