

CARRIER PREMIUM DEPOSIT ACCOUNT DETAILS

Carrier	Available on Term?	Available on Perm?	First Year Rate	Guaranteed Rate	Illustrations / Quotes	Deposit Limits	Notes
AIG	Yes	No	2.00%	2.00%	N/A	N/A	This rate is fixed for the life of the contract and the discounted amount is considered taxable 1099 interest income. Cannot be illustrated. Call policy owners services at 800.487.5433 to have the premium calculated. CA only: advance premiums limited to 10 years.
Allianz	No	Yes	2.00%	0.25%	Carrier Software	Minimum Deposit: \$10,000	Minimum Number of Payments: 3 Maximum Number of Payments: 10
Ameritas	No	Yes	1.75%	1.75%	Carrier Software	Maximum amount up to MEC limit	Available on UL products only
AXA	No	No	N/A				
Brighthouse Financial	No	No	N/A				
Foresters Financial	No	Yes	1.00%	N/A	N/A	Minimum: \$1,000 - Annually, \$100 - Monthly, \$300 Quarterly, \$550 Semi-Annual Maximum: Total amount payable in next two certificate years	Available on Advantage Plus II product only
Global Atlantic	No	No	N/A				
John Hancock	No	Yes	2.50%	2.50%	Winflex & Carrier Software	Minimum Deposit: \$5,000 Maximum Deposit: 10x annual premium	Minimum Number of Payments: 3 Maximum Number of Payments: 10
Lincoln Financial	No	Yes	1.00%	1.00%	Carrier Software	Minimum Deposit: \$250 Maximum Deposit: 10x annual premium	PDA available on all permanent products
Mutual of Omaha	No	No	N/A				
Nationwide	No	Yes	2.00%	0.00%	Carrier Software	Maximum Deposit: \$1,000,000	Maximum number of payments: 10 Available on IUL and VUL only
New York Life	No	Yes (CWL & CSWL only)	2.25%	2.25%	Carrier Software	Minimum: Present Value of one future annual premium Maximum: Present value of 14 future annual premiums and no greater than \$5,000,000 (\$500,000 in Texas)	Maximum number of payments: 14
National Life	No	Yes	2.50%	2.50%	Calculation Sheet	Minimum Deposit: \$40,000 Maximum Deposit: \$2,000,000	Minimum Number of Payments: 5 Maximum Number of Payments: 20
Pacific Life	No	Yes	2.00%	2.00%	Carrier Software	Minimum Deposit: \$10,000 Maximum Deposit: \$10,000,000	Minimum Number of Payments: 4 Maximum Number of Payments: 30
Penn Mutual	No	Yes	2.50%	2.50%	Carrier Software	Maximum Deposit: \$3,000,000	Available on UL, VUL, and whole life products only
Principal	No	No	N/A				
Protective Life	Yes	Yes	1.00%	1.00%	Calculation Sheet	Minimum Deposit: \$5,000 Maximum Deposit: \$100,000	N/A
Prudential	No	Yes	1.00%	1.00%	Carrier Software	Minimum Deposit: \$10,000 Maximum Deposit: \$10,000,000	Minimum Number of Payments: 2 Maximum Number of Payments: 10
Securian Financial	No	Yes	1 - 7 Premium Payments: 3.25% 8 - 10 Premium Payments: 3.75%	1 - 7 Premium Payments: 3.25% 8 - 10 Premium Payments: 3.75%	Carrier Software Winflex	Ages 0-15: \$1,000 (Whole Life) Ages 0-15: \$2,000 (UL, IUL, VUL) Ages 15 and older: \$5,000	Three deposits may be made into the Premium Deposit Account
Symetra	No	Yes	2.00%	1.00%	Carrier Software	Over \$3,000,000 requires Home Office Approval	IUL only
Transamerica	Yes	No	Varies based on duration of the PDA	Varies based on duration of the PDA	N/A	N/A	Modal factors to calculate the discount amount can be found in the Product Guides. Must be done manually.
Zurich	No	No	N/A				

Updated 10/23/2019

For informational purposes only. Not Binding. Please consult carrier documentation for additional details.