

CARRIER PREMIUM FINANCING GUIDELINES

Carrier	AIG	Equitable	Global Atlantic	John Hancock
Products Available	Max Accumulator+ II Value+ Protector II	All fixed permanent products	Global Accumulator Lifetime Builder Elite Lifetime Foundation Elite	Accumulation IUL, Protection IUL, Protection UL, Protection SIUL, Protection SUL
Issue Age Limits	Issue Age 70 – Individual, or youngest of survivor	None Specified	None Specified	None Specified
Minimum Net Worth	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Minimum Liquid Net Worth	Sufficient Liquidity for Projected Debt	None Specified	20% of Total Loan Commitment	None Specified
Minimum Annual Income	\$150,000	None Specified	\$200,000	None Specified
Minimum Face Amount	None Specified	None Specified	None Specified	None Specified
U.S. Citizenship Required	Yes	No, but must be U.S. Resident. No Non-Resident Aliens	No (\$10,000,000 Net Worth for Foreign Nationals)	U.S. Citizenship is not required. However, ROP is not available for foreign nationals.
U.S. Ownership Required	Yes	Yes	No if individually owned Yes if owned by non-natural entity	Yes
Interest Accrual Permitted	No	Case by Case Basis	Yes - Subject to review	No
Early Cash Value Rider Available	Yes For Max Accumulator + II Only	Yes	Only on Lifetime Builder Elite	Yes
Full Recourse Required	Yes	Yes	Yes	Yes
Minimum Loan Spread Requirement	None Specified	None Specified	None Specified	None Specified
MEC Allowed	No	No	Yes, on a Case by Case Basis	No
Minimum Loan Duration	None Specified	None Specified	None Specified	None Specified
Loan Term Sheet Required	No	Yes	Yes	Yes, including sample loan documentation from the lender.
Third Party Financials Required	Normal Underwriting Guidelines Apply	Normal Underwriting Guidelines Apply	Yes	Subject to underwriter's request.
Two Years Tax Returns Required	Normal Underwriting Guidelines Apply	Yes for Age 70 and Above	Yes	Subject to underwriter's request.

Updated 2/9/21

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

CARRIER PREMIUM FINANCING GUIDELINES

Carrier	Lincoln Financial	Mutual of Omaha	Nationwide	New York Life
Products Available	All fixed permanent products			
Issue Age Limits	Age 70 Age 71 - 75: Exception Only			
Minimum Net Worth	Ages 30 - 50: \$2,500,000 Over age 50: \$5,000,000			
Minimum Liquid Net Worth	Ages 30 - 50: \$2,500,000 Over age 50: \$5,000,000			
Minimum Annual Income	\$250,000.00			
Minimum Face Amount	\$2,000,000			
U.S. Citizenship Required	No	<p style="text-align: center;">No Published Guidelines</p> <p>Please contact Mutual of Omaha to discuss your case:</p> <p style="text-align: center;">Ron Lee Head of Advanced Planning ron.lee@mutualofomaha.com 402-351-5528</p> <p style="text-align: center;">Marty Johnson Chief Underwriter marty.johnson@mutualofomaha.com m 402-351-2283</p>	<p>Nationwide does not currently allow their brokerage products to be sold in premium finance scenarios.</p>	<p style="text-align: center;">No Published Guidelines</p> <p>Subject to individual consideration.</p> <p>Please contact your New York Life Field Director to discuss your case.</p>
U.S. Ownership Required	Yes			
Interest Accrual Permitted	Yes			
Early Cash Value Rider Available	Yes, Exec Rider, Return of Premium & SVEE			
Full Recourse Required	Yes			
Minimum Loan Spread Requirement	Not to exceed: LIBOR +3.5% or Prime +2.5%			
MEC Allowed	Yes, on a Case by Case Basis			
Minimum Loan Duration	3 Years			
Loan Term Sheet Required	Yes			
Third Party Financials Required	Yes			
Two Years Tax Returns Required	Yes			

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CARRIER PREMIUM FINANCING GUIDELINES

Carrier	Principal	Protective	Prudential	Sagicor
Products Available	All fixed permanent products	Contact Advanced Sales Department	<p style="text-align: center;">No Published Guidelines</p> <p style="text-align: center;">Subject to individual consideration.</p> <p style="text-align: center;">Please contact your Prudential Regional Vice President to discuss your case.</p>	<p>Sagicor does not currently allow their products to be sold in premium finance scenarios.</p>
Issue Age Limits	Case by case , generally not over age 70	None Specified		
Minimum Net Worth	\$10,000,000	Approximate minimum net worth of \$5,000,000		
Minimum Liquid Net Worth	None Specified	None Specified		
Minimum Annual Income	None Specified	Approximate minimum of \$200,000		
Minimum Face Amount	None Specified	None, but minimum premium is \$100,000 per year		
U.S. Citizenship Required	No	Yes		
U.S. Ownership Required	Normal Underwriting Guidelines Apply	Yes		
Interest Accrual Permitted	Case by Case Basis	Yes		
Early Cash Value Rider Available	Yes	Yes		
Full Recourse Required	Yes	Yes		
Minimum Loan Spread Requirement	None Specified	None Specified		
MEC Allowed	No	Yes		
Minimum Loan Duration	None Specified	5 Years		
Loan Term Sheet Required	Yes	Yes		
Third Party Financials Required	Normal Underwriting Guidelines Apply	Yes		
Two Years Tax Returns Required	Normal Underwriting Guidelines Apply	Yes		

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CARRIER PREMIUM FINANCING GUIDELINES

Carrier	Securian Financial	Symetra	Zurich
Products Available	All fixed permanent products	Accumulator IUL Protector IUL	Zurich Select IUL Zurich Survivor IUL Zurich Wealth Builder IUL
Issue Age Limits	Under Age 70	Ages 20 - 70	Age 70
Minimum Net Worth	\$5,000,000	\$5,000,000 (\$2,500,000 considered under age 50)	\$5,000,000
Minimum Liquid Net Worth	10% of Total Loan Amount	None Specified	None
Minimum Annual Income	None Specified	\$200,000	None Specified
Minimum Face Amount	None Specified	None Specified	\$5,000,000
U.S. Citizenship Required	No	Yes	No
U.S. Ownership Required	Yes	Yes	Yes, Entity Owned
Interest Accrual Permitted	Yes	No	Ages ≤ 65: Yes Ages 66+: Case by Case
Early Cash Value Rider Available	Yes, Early Values Agreement (EVA) only	Yes	No
Full Recourse Required	Yes	Yes	Yes
Minimum Loan Spread Requirement	None Specified	None Specified	None
MEC Allowed	No	Yes, on a Case by Case Basis	Yes
Minimum Loan Duration	None Specified	3 Years	None
Loan Term Sheet Required	Case by Case Basis	Yes	Yes
Third Party Financials Required	May be required; Case by Case Basis	Yes	As Required by Age and Amount Guidelines
Two Years Tax Returns Required	Normal Underwriting Guidelines Apply	Yes	As Required by Age and Amount Guidelines

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