

CARRIER PREMIUM FINANCING GUIDELINES

Carrier	AIG	AXA	Global Atlantic	John Hancock
Products Available	Max Accumulator+, Value+ Protector	All fixed permanent products	Lifetime Builder Elite, Survivorship Builder and 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	No	Yes	Only on Lifetime Builder Elite	Only on Accumulation IUL 17 product
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 10/23/2019

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Carrier	Lincoln Financial	Mutual of Omaha	Nationwide	New York Life
Products Available	All fixed permanent products	<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 402-351-2283</p>	YourLife Indexed UL Accumulator	<p style="text-align: center;">No Published Guidelines</p> <p style="text-align: center;">Subject to individual consideration.</p> <p>Please contact your New York Life Field Director to discuss your case.</p>
Issue Age Limits	Age 70 Age 71 - 75: Exception Only		Proposed Insured cannot be older than 65 at policy issue	
Minimum Net Worth	Ages 30 - 50: \$2,500,000 Over age 50: \$5,000,000		\$10,000,000	
Minimum Liquid Net Worth	Ages 30 - 50: \$2,500,000 Over age 50: \$5,000,000		None Specified	
Minimum Annual Income	\$250,000.00		\$200,000	
Minimum Face Amount	None Specified		None Specified	
U.S. Citizenship Required	No		Yes	
U.S. Ownership Required	Yes		Yes	
Interest Accrual Permitted	Yes		No	
Early Cash Value Rider Available	Yes, Exec Rider, Return of Premium & SVEE		No	
Full Recourse Required	Yes		Yes	
Minimum Loan Spread Requirement	Not to exceed: LIBOR +3.5% or Prime +2.5%		None Specified	
MEC Allowed	Yes		Yes, subject to the funding requirements of the CROP rider.	
Minimum Loan Duration	3 Years		3 Years	
Loan Term Sheet Required	Yes		Yes	
Third Party Financials Required	Yes		Normal Underwriting Guidelines Apply	
Two Years Tax Returns Required	Yes		Normal Underwriting Guidelines Apply	

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

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CARRIER PREMIUM FINANCING GUIDELINES

Carrier	Symetra	Zurich
Products Available	Accumulator IUL Protector IUL	Zurich Accumulation IUL Zurich Survivor IUL Zurich Select IUL Zurich Wealth Builder IUL
Issue Age Limits	Ages 20 - 70	Age 70
Minimum Net Worth	\$5,000,000 (\$2,500,000 considered under age 50)	\$5,000,000
Minimum Liquid Net Worth	None Specified	None
Minimum Annual Income	\$200,000	None Specified
Minimum Face Amount	None Specified	\$5,000,000
U.S. Citizenship Required	Yes	No
U.S. Ownership Required	Yes	Yes, Entity Owned
Interest Accrual Permitted	No	Ages ≤ 65: Yes Ages 66+: Case by Case
Early Cash Value Rider Available	Yes	No
Full Recourse Required	Yes	Yes
Minimum Loan Spread Requirement	None Specified	None
MEC Allowed	Yes, on a Case by Case Basis	Yes
Minimum Loan Duration	3 Years	None
Loan Term Sheet Required	Yes	Yes
Third Party Financials Required	Yes	As Required by Age and Amount Guidelines
Two Years Tax Returns Required	Yes	As Required by Age and Amount Guidelines

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