

PREMIUM TO INCOME AND NET WORTH RATIO GUIDELINES

Carrier	Ages	Premium to Income Ratio	Premium to Net Worth Ratio
AIG	All Ages	20%	Case by Case - Please contact your AIG Underwriter
AXA	Ages 0-65	Contact your AXA U/W	Case by Case - Please contact your AXA Underwriter
AXA: NW less than \$3MM	Age 66 & Over	30%	
AXA: NW \$3MM - \$5MM		35%	
AXA: NW \$5MM - \$10MM		40%	
AXA: NW over \$10MM		50%	
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.		
Foresters Financial	All Ages	Case by Case - Please contact your Foresters Underwriter	
Global Atlantic	All Ages	20%	Premium over 10 years can't exceed 50% of Net Worth
John Hancock	All Ages	10 -20%	Case by Case - Please contact your JH Underwriter
Lincoln (Annual Income \$20,000 to \$50,000)	All Ages	15%	Acceptable with evidence of liquid net worth supporting a minimum of 5 times the target premium will be required
Lincoln (Annual Income \$50,001 to \$110,000)		20%	
Lincoln (Annual Income \$110,001 and higher)		30-40%	
Mutual of Omaha	All Ages	Case by Case - Please contact your Mutual of Omaha Underwriter	
Nationwide	All Ages	20%	Case by Case - Please contact your Nationwide Underwriter
New York Life	All ages	15%	Generally. Please contact underwriter for details.
Principal	All Ages	25%	Case by Case - Please Contact your Principal Underwriter
Protective Life	All Ages	20%	Case by Case - Please Contact your Protective Underwriter
Prudential	All Ages	20%	For Asset Repositioning/Wealth Transfer concept: Guideline maximum premium over the life of the contract (for the asset repositioning application only) should be < 25% of liquid assets or <10% of net worth
Securian Financial	Under age 60	20%	40% of liquid Assets (Stock/Bonds/Mutual Funds/Annuities). Qualified Funds not considered
	Ages 60 - 70	20%	30% of liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
	Over age 70	20%	20% of liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
Symetra	All Ages	NW < \$3MM: Less than 30% of proposed insured's annual income NW \$3MM - \$5MM: Less than 35% of proposed insured's annual income NW \$5MM - \$10MM: Less than 40% of proposed insured's annual income NW >\$10MM: Less than 50% of proposed insured's annual income	
Transamerica	All Ages	Income less than \$30K: 15% Income over \$30K: 20%	Case by Case - Pleae Contact your Transamerica Underwriter
Zurich	All ages	25-30%	Case by Case - Please Contact your Zurich Underwriter

Updated 8/13/2019

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