

CARRIER PROFESSIONAL ATHLETE FINANCIAL UNDERWRITING GUIDELINES

Carrier	Retention	Auto-Bind	Jumbo	Team Limit	Team Coverage Allowed?	Contract Length (Team Coverage Only)
AIG	Term: \$3,500,000 UL: \$10,000,000	None	N/A	\$40,000,000	Yes Permanent Products Only	3 - 5 years remaining on contract
Equitable	\$20,000,000	None	N/A	None	Yes 10 Year Term or ART Only	2 Year Minimum
Foresters Financial	\$500,000	\$5,000,000	\$25,000,000	Individual Consideration	No	N/A
Global Atlantic	Term: N/A UL: \$5,000,000	None	N/A	\$15,000,000	Yes Permanent Products Only	5 Year Minimum
John Hancock	\$10,000,000	\$25,000,000	\$65,000,000	\$55,000,000	Yes Permanent Products Only	5 Year Minimum
Lincoln Financial	\$2,500,000	\$10,000,000	\$65,000,000	None	No	N/A
Mutual of Omaha	\$5,000,000	None	N/A	3 lives per team	Yes All Products	4 Year Minimum
Nationwide	\$5,000,000	None	N/A	\$25,000,000 per team	Yes, individual consideration	5 Year Minimum
New York Life	Term \$1,000,000 (personal coverage), Whole Life (individual consideration)	None	\$65,000,000	\$15,000,000 / Person \$100,000,000 / Team	Whole Life Only	Individual consideration
North American	Determined by the sport participating in.	Determined by the sport participating in.	\$65,000,000	\$100,000,000	Yes- All products. These cases will be submitted to facultative reinsurance.	3 - 5 years remaining on contract
Principal Financial	\$5,000,000 (Possible \$10,000,000 depending on plan)	None	N/A	\$15,000,000	Yes All Products	5 Year Minimum
Protective Life	\$5,000,000	None	None	\$20,000,000	Yes - Full Facultative Reinsurance required	At the discretion of the Reinsurer(s)
Prudential	Term: \$2,500,000 Perm: \$5,000,000	None	None	\$50,000,000	Yes - Facultative required; possible \$2,500,000 retention	5 Year Minimum
Sagicor	individual consideration					
Securian Financial	\$2,500,000	None	N/A	None	No	N/A
Symetra	\$5,000,000	None	N/A	None	No	No
Transamerica	\$1,000,000	None	N/A	\$20,000,000	No	N/A
Zurich	\$20,000,000	NA	NA	>\$100,000,000 - Retention drops to \$0	Yes All Products	8 Year Minimum

Updated 2/27/21

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