

CARRIER PROFESSIONAL ATHLETE FINANCIAL UNDERWRITING GUIDELINES

Carrier	Retention	Auto-Bind	Jumbo	Team Limit	Team Coverage Allowed?	Contract Length (Team Coverage Only)
AIG	Term: \$3.5MM UL: \$10MM	None	N/A	\$40MM	Yes Permanent Products Only	3-5 years remaining on contract
AXA	\$20MM	None	N/A	None	Yes 10-Yr. Term or ART Only	2-Yr. Minimum
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	\$500K	\$5MM	\$10MM	Varies	No	N/A
Global Atlantic	Term: \$2MM UL: \$5MM	None	N/A	\$15MM	Yes Permanent Products Only	5-Yr. Minimum
John Hancock	\$10MM	\$25MM	\$65MM	\$55MM	Yes Permanent Products Only	5-Yr. Minimum
Lincoln Financial	\$2.5MM	\$10MM	\$65MM	None	No	N/A
Mutual of Omaha	\$5MM	None	N/A	3 lives per team	Yes All Products	4-Yr. Minimum
Nationwide	\$5MM	None	N/A	\$25MM per team	Yes, individual consideration	5-Yr. Minimum
New York Life	Term \$1MM (personal coverage), Whole Life (individual consideration)	None	\$65MM	\$15MM per person \$100MM Team	Whole Life Only	Individual consideration
Principal Financial	\$5MM (Possible \$10MM depending on plan)	None	N/A	\$15MM	Yes All Products	5-Yr. Minimum
Protective Life	\$5MM	None	None	\$20MM	Yes - Full Facultative Reinsurance required	At the discretion of the Reinsurer(s)
Prudential	\$5MM term; \$10MM perm	None	None	\$50MM	Yes - Facultative required; possible \$5MM retention	5-Yr. Minimum
Securian Financial	\$2.5MM	None	N/A	None	No	N/A
Symetra	\$5MM	None	N/A	None	No	No
Transamerica	\$1MM	None	N/A	\$20MM	No	N/A
Zurich	\$20MM	NA	NA	>\$100mm -Retention drops to \$12mm	Team coverage not allowed.	10 - Yr. Minimum