

# TEMPORARY INSURANCE AGREEMENT GUIDELINES

Carrier	Maximum Age	Maximum Face Amount	Check or EFT as Acceptable Payments
AIG	70	\$1MM	Both Check and EFT accepted
AXA	70	\$2MM	Both Check and EFT accepted
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	70	\$1MM	Both Check and EFT accepted
Global Atlantic	70	\$500k	Check only
John Hancock	70	\$10MM (single life) or \$15MM (survivorship)	Check only
Lincoln Financial	70	\$500K	Check only
Mutual of Omaha	70	\$1MM	Both Check and EFT accepted
Nationwide	70	\$1MM	Both Check and EFT accepted
New York Life	N/A	None. All formal applications are Cash on Delivery. We do not accept money with application or binding of coverage on NY Life Advanced Markets Network cases .	Check and EFT accepted on Delivery
Principal	70	\$1MM	Both Check and EFT accepted
Protective Life	80	\$1MM	Check only
Prudential	75	A prepayment may be accepted on face amounts applied for up to and including \$5,000,000; either as a single \$5,000,000 application or as multiple applications totaling no more than \$5,000,000 or both individual and survivorship plans. The total death benefit payable under all LIAs combined is the amount requested, up to a maximum amount of \$1,000,000* (per insured).	Both Check and EFT accepted
Securian Financial	75	The total death benefit applied for with Minnesota Life in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) exceeds \$5MM.	Both Check and EFT accepted
Symetra	75	\$250K	Both Check and EFT accepted
Transamerica	75	Ages 16-65: \$1MM, Ages 66-75: \$400K	Both Check and EFT accepted
Zurich	70	\$1MM	Check Only

Updated 8/13/2019

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