

CARRIER FIRST YEAR PREMIUM RESTRICTIONS

Carrier	Single Life	Survivorship
AIG	>\$1.5MM will be reviewed by Home Office on GUL >\$3MM will be reviewed by Home Office on IUL (\$1MM on Extend IUL and Elife UL)	>\$1.5MM will be reviewed by Home Office on GUL
AXA*	No restrictions	No restrictions
Brighthouse Financial	No premium limit, but face amount is capped @ \$5MM	N/A
Foresters Financial	Smart UL - limits set by Guidelines / CVAT to avoid MEC. If client is ok with MEC, limits are determined by Financial Underwriting	N/A
Global Atlantic	\$7.5MM limit	\$7.5MM limit
John Hancock	20 times target (\$3M single-pay limit on MEC policies for the following products: Accumulation UL, Premier Life, UL-G, SUL-G)	20 times target
Lincoln Financial	No restrictions	No restrictions
Mutual of Omaha	\$2MM annual premium restriction (except in NY where it is \$1MM)	N/A
Nationwide	No Restrictions	No Restrictions
New York Life	\$20k minimum annual premium requirement \$1MM+ of first year premium requires AML review \$25MM+ face amount requires Large Case Committee review	\$20k minimum annual premium requirement \$1MM+ of first year premium requires AML review \$25MM+ face amount requires Large Case Committee review
Principal	\$15,000,000	\$15,000,000
Protective Life	\$2MM single pay (anything larger will be reviewed)	\$2MM single pay (anything larger will be reviewed)
Securian Financial	5x's Target when Performance Death Benefit Guarantee Agreement is used.	5x's Target when Performance Death Benefit Guarantee Agreement is used
Symetra**	No restrictions \$1MM+ requires actuarial approval.	N/A
Transamerica***	No restrictions	N/A
Voya	Amounts above these limits require Home Office approval: \$5 million annual premium \$3 million Premium Deposit Fund Rider \$1 million ECV or Waiver of Surrender Charge Rider	NA
Zurich	Amounts above these limits require Home Office approval: \$500,000 annual premium \$1,000,000 annual premium - Monthly Automatic Feature Must be used - could result in levelized compensation	Amounts above these limits require Home Office approval: \$500,000 annual premium \$1,000,000 annual premium - Monthly Automatic Feature Must be used - could result in levelized compensation

* Compensation is reduced on premiums over 3 times target on Brightlife Grow.

** Home office review & actuarial approval is required for premiums higher than \$1MM.

*** 2 times target on the TransACE CV product only. TransACE is only available for conversions.

Updated 05/11/2018

For informational purposes only. Not Binding. Please consult carrier documentation for additional details.