

LIFE INSURANCE IN QUALIFIED PLANS

Carrier	Will Carrier Allow QP Ownership?	Available Products	Documents Required	Notes
AIG	No		NA	
AXA	Yes	All products except BrightLife Term One	Plan Installation Form	None
Brighthouse Financial	No		NA	
Global Atlantic	No		NA	
Foresters Financial	No		NA	
John Hancock	Yes	All Permanent Products	84-24 Fiduciary Approval Form Certification by Trustee Form	No 419 or 412(e)(3), Unisex Rates only
Lincoln Financial	Yes	All Products Available	The financial institution and/or distributor will be responsible for complying with a PTE, if needed.	Lincoln is not responsible for ensuring a firm's compliance with the DOL Fiduciary Rule or any applicable PTE. Lincoln is also not responsible for monitoring and supervising producers as it relates to compliance with the DOL Fiduciary Rule. Rather Lincoln will rely on Broker/Dealers, BGA/MGA Partners and Producers to ensure they have adhered to any requirements of the DOL rule.
Mutual Of Omaha	No		NA	
Nationwide	No		NA	
New York Life	No		NA	
OneAmerica	No		NA	
Principal	Yes	All Products Available	None	Home Office Review
Protective	No		NA	
Securian Financial	Yes	All Products Available	None	No 412(i)
Symetra	No		NA	
Transamerica	No		NA	
Voya	No		NA	
Zurich	Yes		All Products EXCEPT Zurich Survivor Index UL	

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