

# CARRIER PREMIUM FINANCING GUIDELINES

Carrier	AIG	AXA	Brighthouse Financial	Global Atlantic
Products Available	Max Accumulator+, Value+ Protector	All fixed permanent products	Premier Accumulator UL (PAUL)	Lifetime Builder, Survivorship Builder and Lifetime Foundation
Issue Age Limits	Issue Age 70 – Individual, or youngest of survivor	None Specified	None Specified	None Specified
Minimum Net Worth	\$5,000,000	\$5,000,000	\$10,000,000	\$5,000,000
Minimum Liquid Net Worth	Sufficient Liquidity for Projected Debt	None Specified	\$5,000,000	20% of Total Loan Commitment
Minimum Annual Income	\$150,000	None Specified	None Specified	\$200,000
Minimum Face Amount	None Specified	None Specified	None, but minimum premium is \$100,000 per year	None Specified
U.S. Citizenship Required	Yes	No, but must be U.S. Resident. No Non-Resident Aliens	U.S. Citizen in "A" Country	No (\$10MM Net Worth for Foreign Nationals)
U.S. Ownership Required	Yes	Yes	Yes	No if individually owned Yes if owned by non-natural entity
Interest Accrual Permitted	No	Case by Case Basis	No	No
Early Cash Value Rider Available	Only on Elite Global Plus II	Yes	No rider, but high early values inherent in base product.	Only on Lifetime Builder
Full Recourse Required	Yes	Yes	Yes	Yes
Minimum Loan Spread Requirement	None Specified	None Specified	None Specified	None Specified
MEC Allowed	No	No	Yes, on a Case by Case Basis	Yes, on a Case by Case Basis
Minimum Loan Duration	None Specified	None Specified	None Specified	None Specified
Loan Term Sheet Required	No	Yes	Yes	Yes
Third Party Financials Required	Normal Underwriting Guidelines Apply	Normal Underwriting Guidelines Apply	Normal Underwriting Guidelines Apply	Yes
Two Years Tax Returns Required	Normal Underwriting Guidelines Apply	Yes for Age 70 and Above	Normal Underwriting Guidelines Apply	Yes

Updated 05/11/2018

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

# CARRIER PREMIUM FINANCING GUIDELINES

Carrier	John Hancock	Lincoln Financial	Mutual of Omaha	Nationwide
Products Available	Accumulation IUL, Protection IUL, Protection UL, Protection SIUL, Protection SUL	All fixed permanent products	<p style="text-align: center;"><b>No Published Guidelines</b></p> <p>Please contact Mutual of Omaha to discuss your case:</p> <p style="text-align: center;">Ron Lee Head of Advanced Planning ron.lee@mutualofomaha.com 402-351-5528</p> <p style="text-align: center;">Marty Johnson Chief Underwriter marty.johnson@mutualofomaha.com 402-351-2283</p>	YourLife Indexed UL Accumulator
Issue Age Limits	None Specified	None Specified		Proposed Insured cannot be older than 65 at policy issue
Minimum Net Worth	\$5,000,000	\$5,000,000		\$10,000,000.00
Minimum Liquid Net Worth	None Specified	Ages 30 - 50: \$2,500,000 Over age 50: \$5,000,000		None Specified
Minimum Annual Income	None Specified	None Specified		\$200,000.00
Minimum Face Amount	None Specified	\$2,000,000		None Specified
U.S. Citizenship Required	U.S. Citizenship is not required. However, ROP is not available for foreign nationals.	Yes		Yes
U.S. Ownership Required	Yes	Yes		Yes
Interest Accrual Permitted	No	No		No
Early Cash Value Rider Available	Only on Accumulation IUL 17 product	Yes, Exec Rider & SVEE		No
Full Recourse Required	Yes	Yes		Yes
Minimum Loan Spread Requirement	None Specified	Not to exceed: LIBOR +3.5% or Prime +2.5%		None Specified
MEC Allowed	No	No		Yes, subject to the funding requirements of the CROP rider.
Minimum Loan Duration	None Specified	3 Years		3 Years
Loan Term Sheet Required	Yes, including sample loan documentation from the lender.	Yes		Yes
Third Party Financials Required	Subject to underwriter's request.	Yes		Normal Underwriting Guidelines Apply
Two Years Tax Returns Required	Subject to underwriter's request.	Yes	Normal Underwriting Guidelines Apply	

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# CARRIER PREMIUM FINANCING GUIDELINES

Carrier	New York Life	Principal	Protective	Securian Financial
Products Available	<p style="text-align: center;"><b>No Published Guidelines</b> <b>Subject to individual consideration.</b></p> <p>Please contact your New York Life Field Director to discuss your case.</p>	All fixed permanent products	Protective ProClassic UL	All fixed permanent products
Issue Age Limits		Case by case , generally not over age 70	None Specified	Under Age 70
Minimum Net Worth		\$10,000,000	Approximate minimum net worth of \$5,000,000	\$5,000,000
Minimum Liquid Net Worth		None Specified	None Specified	10% of Total Loan Amount
Minimum Annual Income		None Specified	Approximate minimum of \$200,000	None Specified
Minimum Face Amount		None Specified	None, but minimum premium is \$100,000 per year	None Specified
U.S. Citizenship Required		No	Yes	No
U.S. Ownership Required		Normal Underwriting Guidelines Apply	Yes	Yes
Interest Accrual Permitted		Case by Case Basis	Yes	Yes
Early Cash Value Rider Available		Yes	Yes	Yes, Early Values Agreement (EVA) only
Full Recourse Required		Yes	Yes	Yes
Minimum Loan Spread Requirement		None Specified	None Specified	None Specified
MEC Allowed		No	Yes	No
Minimum Loan Duration		None Specified	5 Years	None Specified
Loan Term Sheet Required		Yes	Yes	Case by Case Basis
Third Party Financials Required	Normal Underwriting Guidelines Apply	Yes	May be required; Case by Case Basis	
Two Years Tax Returns Required	Normal Underwriting Guidelines Apply	Yes	Normal Underwriting Guidelines Apply	

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# CARRIER PREMIUM FINANCING GUIDELINES

Carrier	Symetra	Transamerica	Voya	Zurich
Products Available	Accumulator IUL	Financial Foundation IUL	All fixed permanent products	All permanent products
Issue Age Limits	Ages 20 - 70	Age 80	None Specified	None
Minimum Net Worth	\$5,000,000 (\$2.5MM considered under age 50)	\$5,000,000	\$5,000,000	None
Minimum Liquid Net Worth	None Specified	None Specified	None Specified	None
Minimum Annual Income	\$200,000	None Specified	\$250,000	None
Minimum Face Amount	None Specified	None, but minimum premium is \$100,000 per year	None Specified	\$5,000,000
U.S. Citizenship Required	Yes	Yes	Yes	No
U.S. Ownership Required	Yes	Yes	Yes	Yes, Entity Owned
Interest Accrual Permitted	No	Case by Case Basis	Case by Case Basis	Yes
Early Cash Value Rider Available	Yes	No	Required	No
Full Recourse Required	Yes	Yes	Yes	Yes
Minimum Loan Spread Requirement	None Specified	None Specified	None Specified	None
MEC Allowed	Yes, on a Case by Case Basis	No	No	Case by Case
Minimum Loan Duration	3 Years	None Specified	None Specified	None
Loan Term Sheet Required	Yes	Yes	Case by Case Basis	Yes
Third Party Financials Required	Yes	Yes	Normal Underwriting Guidelines Apply	Yes
Two Years Tax Returns Required	Yes	Yes	Normal Underwriting Guidelines Apply	As Required by Age and Amount Guidelines

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