

CARRIER PREMIUM DEPOSIT ACCOUNT DETAILS

Carrier	Available on Term?	Available on Permanent?	First Year Rate	Guaranteed Rate	Illustrations / Quotes	Deposit Limits	Notes	
AIG	Yes	No	2.00%	2.00%	N/A	N/A	This rate is fixed for the life of the contract and the discounted amount is considered taxable 1099 interest income. Cannot be illustrated. Call policy owners services at 800.487.5433 to have the premium calculated. CA only; advance premiums limited to 10 years.	
Allianz	No	Yes	2.00%	0.25%	Carrier Software	Minimum Deposit - \$10,000	Minimum Number of Payments - 3 Maximum Number of Payments - 10	
Ameritas	No	Yes	1.75%	1.75%	Carrier Software	Maximum amount up to MEC limit.	Available on UL products only.	
AXA	No	No	N/A					
BrightHouse Financial	No	No	N/A					
Global Atlantic	No	No	N/A					
Foresters Financial	No	No	N/A					
John Hancock	No	No	N/A					
Lincoln Financial	No	Yes	1.00%	1.00%	Carrier Software	Minimum Deposit - \$250 Maximum Deposit - 10x annual premium	PDA available on all products.	
Mutual of Omaha	No	No	N/A					
Nationwide	No	Yes	2.50%	0.00%	Carrier Software	Maximum Deposit - \$250,000	Maximum number of payments - 10	
New York Life	No	Yes (CWL & CSWL only)	3.25%	3.25%	Carrier Software	Minimum - Present Value of one future annual premium Maximum - Present value of 14 future annual premiums and no greater than \$5M (\$500K in Texas)	Maximum number of payments - 14	
National Life	No	Yes	1.50%	1.50%	Calculation Sheet	Minimum Deposit - \$40,000 Maximum Deposit - \$2,000,000	Minimum Number of Payments - 5 Maximum Number of Payments - 20	
Nationwide Life	No	Yes	2.50%	2.50%	Carrier Software	Maximum Deposit - \$250,000	Available on IUL and VUL only.	
Pacific Life	No	Yes	2.00%	2.00%	Carrier Software	Minimum Deposit - \$10,000 Maximum Deposit - \$10,000,000	Minimum Number of Payments - 4 Maximum Number of Payments - 30	
Penn Mutual	No	Yes	2.50%	2.50%	Carrier Software	Maximum Deposit - \$3,000,000	Available on UL, VUL, and whole life products only.	
Principal	No	No	N/A					
Protective Life	Yes	Yes	1.00%	1.00%	Calculation Sheet	Minimum Deposit - \$5,000 Maximum Deposit - \$100,000	N/A	
Securian Financial	No	Yes	2 - 7 Premium Payments - 3.25% 8 - 10 Premium Payments - 3.75%	2 - 7 Premium Payments - 3.25% 8 - 10 Premium Payments - 3.75%	Carrier Software Winflex	Ages 0-15: \$1,000 (Whole Life) Ages 0-15: \$2,000 (IUL, VUL) Ages 15 and older: \$5,000	Three deposits may be made into the Premium Deposit Account	
Symetra	No	Yes	2.00%	2.00%	Carrier Software	N/A	IUL only	
Transamerica	Yes	No	Varies based on duration of the PDA	Varies based on duration of the PDA	N/A	N/A	Modal factors to calculate the discount amount can be found in the Product Guides. Must be done manually.	
Voya	No	Yes	3.00%	1.00%	Carrier Software	Minimum Deposit - \$10,000 Maximum Deposit - \$5,000,000	N/A	
Zurich	No	No	No	No	No	No	No	

Updated 05/11/2018

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