

ACTIVE DUTY MILITARY UNDERWRITING

CARRIER	MAX FACE	ORDERS FOR OVERSEAS ALLOWED?	SPECIAL OPS ALLOWED?	BEST POSSIBLE RATING
Corebridge	New Enlistee: None Academy or ROTC Cadet: \$250,000 Officer Candidate School (OCS): Based on enlisted rank •E1 - E2: \$100,000 •E3 - E5: \$250,000 •E6 - E7: \$500,000 •E8 - E9: \$750,000 •WO1 - WO2: \$1MM •WO3 - WO4: \$1.5MM •WO5: Normal Income Replacement Guidelines apply •O1 - O3: \$1MM •O4 - O6: \$1.5MM •O7 & Up: Normal Income Replacement Guidelines apply Reserve or Guard Member: Alerted or Mobilized: By-rank Coverage Limits Non Alerted or Mobilized: Normal Income Replacement Guidelines	Yes but no "hot spots"	No	Best Class
Equitable	Only E4 and higher/\$2,000,000 max face	Case by case	No	Best Class
F & G Annuities & Life	No max (Must justify financially - duties will be reviewed)	No	No	Best Class
Foresters Financial	No Max (Must justify the coverage financially)	Case by case	No	Best Class
Global Atlantic	No Max (Must justify the coverage financially)	Case by case	No	Best Class
John Hancock	Grade and Rank taken into account for max face amount available	No	No	Best Class
Legal and General	No Max (Must justify the coverage financially)	Case by case	No	Best Class
Lincoln Financial	•\$250,000 for pay grades E-1 through E-5 •\$500,000 for pay grades E-6 through E-9, W-1 through W-5 and Sergeant Major, Master Chief Petty Officer and Chief Master Sergeant \$1,000,000 for commissioned officers O-1 through O-10	Yes but no "hot spots"	No	Best Class
MassMutual				
Mutual Omaha	Case by case	No	No	Best Class
Nationwide	No Max (Must justify the coverage financially)	Yes but no "hot spots"	No	Best Class
New York Life	Case by case	Yes but no "hot spots"	No special ops or military aviation	Best Class
North American	•E1-2: face amount up to 350K •E3-4: face amount up to 400K •E5-6: face amount up to 500K •E7-9: face amount up to 750K •W1-5: face amount up to 800K •O1-2: face amount up to 1 million •O3 and above: face amount up to 2 million Please note for paygrades E5-E9, underwriting judgement can be utilized to allow higher face amounts.	Case by case	No	Best Class
Principal	No Max (Must justify the coverage financially) Pay Grades E1-E4 are not eligible for term coverage	Case by case	No	Best Class
Protective Life	No Max (Must justify the coverage financially)	Case by case	No	Best Class
Prudential	No Max (Must justify the coverage financially)	Case by case	No	Best Class
Sagacor	Case by case	Yes but no "hot spots"	No special ops or military aviation	Best Class

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Securian Financial	<ul style="list-style-type: none"> •E1-3 up to \$250,000 •E4-E7 up to \$400,000 •E8-O3 up to \$750,000 •O4-O6 up to \$1,500,000 •O7-O10 and military MDs up to \$3,000,000 	Case by case	No	Best Class
Symetra	<ul style="list-style-type: none"> •E5-E9 up to \$500,000 •W1-W4 and up - \$1,000,000 	Case by case	No	Best Class
Transamerica	No Max (Must justify the coverage financially)	Case by case	No	Best Class
Zurich	No Max (Must justify the coverage financially)	Case by case	No	Best Class