

| Carrier             | Max Face Amount | Notes  |
|---------------------|-----------------|--|
| AIG                 | \$1,500,000     | Age ≤59: Use household income multiples<br>Ages 60 - 65: If household income is less than \$25,000 a maximum of 10 times the income of the working spouse<br>Ages ≥ 66: The amount of coverage must be justified using estate planning needs |
| Equitable           | None            | Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.   |
| Foresters           | None            | Consideration of household income/net worth or income of \$75,000-100,000 annually on the basis of the cost of employment for replacement of the stay at home parents responsibilities   |
| Global Atlantic     | \$5,000,000     | Up to 100% of inforce coverage from the working spouse   |
| John Hancock        | None            | Individual consideration only  |
| Lincoln Financial   | None            | Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.   |
| Mutual of Omaha     | \$2,000,000     | Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.   |
| Nationwide          | None            | Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.   |
| New York Life       | None            | Allow up to ½ of the working spouse face amount  |
| North American      | \$2,000,000     | Allow same amount of coverage as working spouse. Face amounts above \$2,000,000 will be reviewed on an individual consideration basis.   |
| Principal Financial | \$2,000,000     | Will consider up to 100% of the working spouse coverage up to \$1,000,000. and then 50% of the working spouse coverage   |
| Protective Life     | \$1,000,000     | Applies only to ages 25-50: Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.   |
| Prudential          | None            | Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.   |
| Sagicor             | \$1,000,000     | Allow up to ½ of the working spouse face amount  |
| Securian Financial  | \$5,000,000     | As long as the income-earning spouse qualifies and has \$1,000,000 or more in-force coverage<br>For face amounts above \$1,000,000 on a non-income earning spouse, will allow 50 percent of the income-earning spouse's in-force coverage    |
| Symetra             | None            | Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.   |
| Transamerica        | \$2,500,000     | Face Amount ≤ \$1,000,000: Will match Working Spouse<br>Face Amount \$1,000,001 - \$2,500,000: 50% of Working Spouse's coverage<br>Face Amount > \$2,500,000: Individual Consideration   |
| Zurich              | None            | Allow up to ½ of the working spouse face amount  |