

Carrier	Ages	Premium to Income Ratio	Premium to Net Worth Ratio
AIG	All Ages	20%	Case by Case - Please contact your AIG Underwriter
Equitable	Ages 0 - 65	Contact your AXA U/W	Case by Case - Please contact your AXA Underwriter
Equitable: Net Worth < \$3,000,000	Age 66+	<30%	
Equitable: Net Worth \$3,000,000 - \$5,000,000		<35%	
Equitable: Net Worth \$5,000,000 - \$10,000,000		<40%	
Equitable: Net Worth > \$10,000,000		<50%	
Foresters Financial	All Ages	Case by Case - Please contact your Foresters Underwriter	
Global Atlantic (Less than \$75,000/annual income)	Up to age 69	15%	Premium over 10 years can't exceed 50% of Net Worth
Global Atlantic (Between \$75,000 and \$200,000/annual income)	Up to age 69	25%	Premium over 10 years can't exceed 50% of Net Worth
Global Atlantic (Greater than \$200,000/annual income)	Up to age 69	30%	Premium over 10 years can't exceed 50% of Net Worth
Global Atlantic (Ages 70+)	Age 70 and above	15%	Premium should not exceed 15% for net worth < \$1,000,000
John Hancock	All Ages	10 -20%	Case by Case - Please contact your JH Underwriter
Lincoln (Annual Income \$20,000 - \$50,000)	All Ages	15%	Acceptable with evidence of liquid net worth supporting a minimum of 5 times the target premium will be required
Lincoln (Annual Income \$50,001 - \$110,000)		20%	
Lincoln (Annual Income \$110,001+)		30 - 40%	
Mutual of Omaha	All Ages	30%	40% liquid non-qualified assets
Nationwide (Annual Income less than \$50,000)	All Ages	10%	Case by Case - Please contact your Nationwide Underwriter
Nationwide (Annual Income \$50,001 - \$100,000)	All Ages	15%	Case by Case - Please contact your Nationwide Underwriter
Nationwide (Annual Income \$100,001 - \$200,000)	All Ages	20%	Case by Case - Please contact your Nationwide Underwriter
Nationwide (Annual Income \$200,001 and up)	All Ages	25%	Case by Case - Please contact your Nationwide Underwriter
New York Life	All ages	15%	Case by Case - Please contact your New York Life Underwriter
North American	All Ages	Income to \$50K: 10% Income \$50,001 to \$100K: 20% Income from \$100,001 up: 30% Individual consider if outside these guidelines.	Net worth up to \$250,000: up to 20% Net worth \$250,001 to \$1,000,000: up to 25% Net worth \$1,000,001 and up: 35% Individual consider if outside these guidelines
Principal	All Ages	25%	Case by Case - Please Contact your Principal Underwriter
Protective Life	All Ages	20%	Case by Case - Please Contact your Protective Underwriter

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Prudential	All Ages	20%	For Asset Repositioning/Wealth Transfer concept: Guideline maximum premium over the life of the contract (for the asset repositioning application only) should be < 25% of liquid assets or <10% of net worth
Sagicor	All Ages	20%	case by case
Securian Financial	Ages < 60	20%	40% of liquid Assets (Stock/Bonds/Mutual Funds/Annuities). Qualified Funds not considered
	Ages 60 - 70	20%	30% of liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
	Ages > 70	20%	20% of liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
Symetra	All Ages	Net Worth < \$3,000,000: Less than 30% of proposed insured's annual income Net Worth \$3,000,000 - \$5,000,000: Less than 35% of proposed insured's annual income Net Worth \$5,000,000 - \$10,000,000: Less than 40% of proposed insured's annual income Net Worth >\$10,000,000: Less than 50% of proposed insured's annual income	
Transamerica	All Ages	Income < \$30,000: 15% Income > \$30,000: 20%	Case by Case - Please Contact your Transamerica Underwriter
Zurich	All ages	25 - 30%	Case by Case - Please Contact your Zurich Underwriter