

4506T REQUIREMENTS

Carrier	When is the 4506T Needed?
AIG	Ages 18+: \$5,000,000+
Equitable	Not required but Tax returns are required on face amounts above \$10,000,000
Foresters Financial	Not required but Tax returns are required on face amounts above \$10,000,000
Global Atlantic	Not required but Tax returns are required on face amounts above \$10,000,000
John Hancock	Individual Case basis only
Lincoln Financial	Ages 26 to 69: \$10,000,000+ Ages 70 to 75: \$2,500,000+ Ages 76 to 80: \$2,000,000+ Ages 81 to 85: \$1,000,000+
Mutual Omaha	All ages: Face amounts at \$5,000,001 and above or underwriter discretion
Nationwide	Not required but Tax Returns could be requested case by case
New York Life	Ages ≤ 64: \$5,000,001+ Ages 65+: \$250,000+
North American	Individual Case basis only
Principal	Individual Case basis only
Protective Life	Individual Case basis only
Prudential	Ages 71 - 80: \$2,500,000+* Ages 80+: ≥ \$1,000,000* *Effective 9/15/2017, use of the 4506TEZ form has been suspended until further notice
Securian Financial	Ages ≤ 69: > \$5,000,000 Ages 70+: > \$1,000,000
Symetra	Not required but Tax returns are required on face amounts above \$10,000,000
Transamerica	All ages: Face amounts at \$2,500,000 and above or underwriter discretion
Zurich	Ages 30 - 59: > \$10,000,000 Ages 60 - 70: > \$5,000,000 Ages 71+: > \$2,500,000

Updated 12/20/2020

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.

INTEGRATED AGENCY SOLUTIONS