

# ACTIVE DUTY MILITARY UNDERWRITING

Carrier	Max Face	Orders for Overseas allowed?	Special Ops Allowed?	Best Possible Rating
AIG	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 apply	Yes but no "hot spots"	No	Best Class
Equitable	Only E4 and higher/\$2,000,000 max face	Case by case	No	Best Class
Foresters Financial	No Max (Must justify the coverage financially)	Case by case-depends on deployment	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	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
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 700K 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
Securian Financial	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	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

Updated 12/20/2020

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

**INTEGRATED AGENCY SOLUTIONS**