

CARRIER FINANCIAL SUPPLEMENT REQUIREMENTS

Carrier	Comments
AIG	UL: Ages 0 - 17: \$500,001+ Ages 18 - 66: \$3,000,001+ Ages 67+: \$1,000,001+ Term: Ages 20 - 66: \$3,000,001+ Ages 67+: \$500,001+
Equitable	All Ages: \$2,000,000+
Foresters Financial	Underwriter Discretion
Global Atlantic	Ages 16 - 40: \$5,000,001+ Ages 41 - 55: \$2,000,001+ Ages 56 - 70: \$1,000,001+ Age 71+: \$500,001+ ****Financial Supplements required for all Premium Finance Cases regardless of the age*****
John Hancock	Ages 18 - 65: \$7,500,001+ Ages 66 - 79: \$5,000,000+ Ages 80 - 90: \$1,000,000+
Lincoln Financial	Underwriter Discretion
Mutual of Omaha	Underwriter Discretion
Nationwide	Ages 18 - 70: \$2,000,001 - \$10,000,000 Ages 71+: \$100,001 - \$10,000,000
New York Life	Underwriter Discretion
North American	Ages 18 - 70: \$3,000,000 and up Ages 71+: \$2,000,001 and up
Principal	Age ≤ 69: \$5,000,000+ Age 70 +: \$2,000,000+
Protective	Any Bankruptcy in the last 3 years or All Ages: all Estate Tax/Liquidity, Asset Maximization, and Charitable Giving cases, for income replacement: Ages 18-70: over \$5,000,000/Ages 71+: Over \$3,000,000
Prudential	Ages ≤ 70 : \$5,000,000+ Ages 71 - 80: \$2,500,000+ Ages 81+: \$1,000,000+
Sagicor	\$1MM and up
Securian Financial	All Ages: \$2,000,000+
Symetra	Ages 18 - 69: \$5,000,001+ Ages 70+: \$1,000,001+
Transamerica	Ages 18 - 60: \$5,000,001+ Ages 61 - 70: \$1,000,001+ Ages 71+: \$500,001+
Zurich	Ages 0 - 17: \$500,001+ Ages 18 - 70: \$2,500,001+ Age 71+: \$500,000+