

# NON-WORKING SPOUSE FACE AMOUNT LIMITS

Carrier	Max Face Amount	Notes
AIG	\$1,500,000	Age ≤59: Use household income multiples Ages 60 - 65: If household income is less than \$25,000 a maximum of 10 times the income of the working spouse 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 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 Face Amount \$1,000,001 - \$2,500,000: 50% of Working Spouse's coverage Face Amount > \$2,500,000: Individual Consideration
Zurich	None	Allow up to ½ of the working spouse face amount

Updated 7/20/21

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