

TEMPORARY INSURANCE AGREEMENT GUIDELINES

Carrier	Maximum Age	Maximum Face Amount	Check or EFT as Acceptable Payments
AIG	70	\$1,000,000	Both Check and EFT accepted
Equitable	70	\$2,000,000	Both Check and EFT accepted
Foresters Financial	70	\$1,000,000	Both Check and EFT accepted
Global Atlantic	70	\$500,000	Both Check and EFT accepted
John Hancock	70	Single Life: \$10,000,000 Survivorship \$15,000,000	Both Check and EFT accepted
Lincoln Financial	70	\$500,000	Both Check and EFT accepted
Mutual of Omaha	70	\$1,000,000	Both Check and EFT accepted
Nationwide	70	\$1,000,000	Both Check and EFT accepted
New York Life	N/A	None. All formal applications are Cash on Delivery. We do not accept money with application or binding of coverage on NY Life Advanced Markets Network cases .	Check and EFT accepted on Delivery
North American	70	\$2,000,000 but will only bind up to and including \$1,000,000	Both Check and EFT accepted
Principal	70	\$1,000,000	Both Check and EFT accepted
Protective Life	80	\$1,000,000	Both Check and EFT accepted
Prudential	75	A prepayment may be accepted on face amounts applied for up to and including \$5,000,000; either as a single \$5,000,000 application or as multiple applications totaling no more than \$5,000,000 or both individual and survivorship plans. The total death benefit payable under all LIAs combined is the amount requested, up to a maximum amount of \$1,000,000* (per insured).	Both Check and EFT accepted
Sagicor	Sagicor does not offer a temporary insurance agreement		
Securian Financial	75	The total death benefit applied for with Minnesota Life in all applications on the proposed insured (or if survivorship coverage is requested, both proposed insureds combined) exceeds \$5,000,000.	Both Check and EFT accepted
Symetra	75	\$250,000	Both Check and EFT accepted
Transamerica	75	Ages 16 - 65: \$1,000,000 Ages 66 - 75: \$400,000	Both Check and EFT accepted
Zurich	70	\$1,000,000	Check Only

Updated 7/20/21

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