PREMIUM TO INCOME AND NET WORTH RATIO GUIDELINES

Carrier	Ages	Premium to Income Ratio	Premium to Net Worth Ratio
AIG	All Ages	20%	Case by Case - Please contact your AIG Underwriter
AXA	Ages 0-69	Contact your AXA U/W	Case by Case - Please contact your AXA Underwriter
AXA: NW less than $3MM	Age 70 & Over	30%	
AXA: NW $3MM - $5MM		35%	
AXA: NW $5MM - $10MM		40%	
AXA: NW over $10MM		50%	
Global Atlantic	All Ages	20%	Premium over 10 years can't exceed 50% of Net Worth
John Hancock	All Ages	20%	Case by Case - Please contact your JH Underwriter
Lincoln (Annual Income $20,000 to $50,000)	All Ages	15%	Acceptable with evidence of liquid net worth supporting a minimum of 5 times the target premium will be required
Lincoln (Annual Income $50,001 to $110,000)		20%	
Lincoln (Annual Income $110,001 and higher)		30-40%	
MetLife: Income less than $50,000 or NW less than $200K	Age 64 or younger	10%	Case by Case - Please Contact your Met Underwriter
	Age 65 or older	5%	
MetLife: Income between $50,001 - $100,000 or NW between $200,001 - $500,0000	Age 64 or younger	15%	
	Age 65 or older	10%	
MetLife: Income between $100,001 - $150,000 or NW between $500,001 - $1,999,999	Age 64 or younger	20%	
	Age 65 or older	15%	
MetLife: Income over $150,000 or NW above $2,000,0000	Age 64 or younger	25%	
	Age 65 or older	25%	
Minnesotal Life	Under age 60	20%	40% of your liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
	Ages 60 - 70	20%	30% of your liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
	Over age 70	20%	20% of your liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
Mutual of Omaha	All Ages	Contact your MOO U/W	Case by Case - Please contact your MOO Underwriter
Principal	All Ages	25%	Case by Case - Please Contact your Principal Underwriter
Protective Life	All Ages	20-30%	Case by Case - Please Contact your Protective Underwriter
Symetra	All Ages	Contact your Symetra U/W	Case by Case - Please Contact your Symetra Underwriter
Transamerica	All Ages	Contact your Transamerica U/W	Case by Case - Please Contact your Transamerica Underwriter
VOYA (Income less than $50,000)	All Ages	10%	Case by Case - Please contact your VOYA U/W
VOYA (Income $50,000 - $75,000)		10-15%	
VOYA (Income $75,000 to $100,000)		15-20%	
VOYA (Income greater than $100,000)		20-25%	

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