INCOME REPLACEMENT GUIDELINES

Carrier	Ages	Multiplier
AIG	<41	25
	41 - 50	20
	51 - 55	15
	56 - 65	10
	66 - 70	5
	71 & Over	Individual Consideration
AXA	18 - 40	30
	41 - 45	25
	46 - 55	20
	56 - 60	15
	61 - 70	10
	71 - 79	5
	80 & Over	Individual Consideration
Global Atlantic	<30	25
	31 - 39	23
	40 - 49	18
	50 - 59	14
	60 - 64	10
	65 & Over	7
John Hancock	18 - 30	30
	31 - 40	25
	41 - 50	20
	51 - 60	15
	61 - 65	10
	66 - 74	5
	75 & Over	Individual Consideration
Lincoln Financial	18 - 35	30
	36 - 45	25
	46 - 60	20
	61 - 65	10
	66 & Over	5
MetLife	<41	30
	41 - 45	25
	46 - 55	20
	56 - 60	15
	61 - 70	10
	71 - 79	5
	80 & Over	Individual Consideration
Minnesota Life	<36	30
	36 - 45	25
	46 - 55	20
	56 - 60	15
	61 - 65	10
	66 & Over	Individual Consideration

Carrier	Ages	Multiplier
Mutual of Omaha	<30	40
	30 - 39	35
	40 - 49	30
	50 - 59	20
	60 - 64	10
	65 & Over	5
Principal Financial	18 - 35	30
	36 - 45	25
	46 - 55	20
	56 - 60	15
	61 - 65	10
	66 - 70	5
	71+	Individual Consideration
Protective Life	>40	30
	41 - 50	20
	51 - 60	15
	61 - 65	10
	66+	6
Symetra	20 - 25	20
	26 - 30	30
	31 - 40	25
	41 - 50	20
	51 - 55	15
	56 - 65	10
	66+	5
Transamerica	18 - 35	30
	36 - 45	25
	46 - 50	20
	51 - 55	15
	56 - 65	10
	66 - 70	5
	71+	Individual Consideration
Voya	20 - 30	30
	31 - 40	25
	41 - 50	20
	51 - 60	15
	61 - 70	10
	71+	Individual Consideration

Updated 10/03/2016

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