

Non-Working Spouse Guidelines

Carrier	Guidelines
<p>AIG as of 3/2022</p>	<p>Non-Working Spouse, age 59 or less:</p> <ul style="list-style-type: none"> Use household income to justify coverage through \$1,500,000, using income replacement multiples. Amounts over \$1,500,000 will be individually considered based on estate planning needs. <p>Non-Working Spouse, age 60-65</p> <ul style="list-style-type: none"> If household income is less than \$25,000, we will allow up to 10 times the income of the working spouse. <p>Non-Working Spouse, over age 65:</p> <ul style="list-style-type: none"> The amount of coverage must be justified using estate planning needs. <p>Secondary Earner, age 59 or less:</p> <ul style="list-style-type: none"> The amount of coverage we will match is the coverage available for the secondary earner (spouse with lower earned income) that applied and qualified for the primary earner (up to \$1,500,000)
<p>American National as of 3/2022</p>	<p>Allow up to 100% of insurance in force on the employed spouse up to \$1,000,000 if no dependent children (and up to \$2,000,000 if there are dependent children) if household income justifies the amount on the wage-earning spouse.</p> <p>Amounts exceeding these guidelines would need a detailed cover letter explaining reason for face amount. (Estate planning needs, for example.)</p>
<p>Bestow as of 3/2022</p>	<ul style="list-style-type: none"> Household income and age are used to determine maximum coverage amount. Non-working spouse or partner is eligible for the same coverage amount as working spouse or partner.
<p>Global Atlantic as of 3/2022</p>	<p>Coverage consideration will be up to 100% of insurance in-force on the employed spouse, to a maximum of \$5,000,000, subject to the overall family financial circumstances, family income, net worth and amount of coverage on the employed spouse.</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.

Non-Working Spouse Guidelines

Carrier	Guidelines
<p style="text-align: center;">John Hancock as of 3/2022</p>	<p>75%-100% of the insurance in force on employed spouse subject to overall family financial situation and ability to fund policy.</p> <p>If face amount exceeds 100%, we require a cover letter with explanation.</p>
<p style="text-align: center;">Legal & General America as of 3/2022</p>	<p>A dependent, non-wage-earning spouse is eligible for coverage generally up to the amount of personal insurance inforce (including group insurance) of the working spouse. Earned income and the insurance amount in force of the working spouse should be provided on the application. Coverage amounts are considered on an individual case basis and the following factors are considered when determining appropriate face amount.</p> <p><i>(Wage earner's income and insurance inforce (including group insurance), age & number of dependents, special needs or disabilities of dependents & proposed insured's prior work history & education).</i></p>
<p style="text-align: center;">Lincoln Financial as of 3/2023</p>	<p>Will allow up to the same amount of insurance on a non-working spouse as a working spouse. Maximum face amount considered will be based on financial underwriting.</p>
<p style="text-align: center;">Nationwide as of 3/2022</p>	<p>Non-employed applicant (s) (ie: stay at home spouse, partner with shared financing, etc.) can be considered for equal amounts as compared to spouse coverage not to exceed \$2,500,000 of coverage. We also recognize that household net worth or estate value may also justify spousal insurance amounts. Waiver of premium benefit is allowable if it medically qualifies.</p>
<p style="text-align: center;">North American as of 3/2022</p>	<p>We can allow Homemakers up to \$1M if the spouse qualifies for \$1M based on household income and net worth. If the spouse qualifies for \$5M, we can allow the homemaker up to \$2M.</p>
<p style="text-align: center;">OneAmerica as of 3/2022</p>	<p>Not applicable in the underwriting for our product based on target market and needs approach.</p>
<p style="text-align: center;">Pacific Life as of 3/2022</p>	<p>Age 70 and below: Up to 100% of the income-earning spouse's coverage to a maximum of \$3M. Individual consideration if over \$3M</p> <p>Age 71 and above: Coverage will be considered on an individual basis</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.

Non-Working Spouse Guidelines

Carrier	Guidelines
<p>Protective Life as of 3/2022</p>	<p>Face amount is generally limited to 50% of working spouse coverage up to a maximum of \$1M. An equal amount of coverage up to \$1M can be considered for mortgage protection, young families, or other needs. (For up to \$1M on non-working spouse, assumes the non-working spouse is age 25-50 and has no other insurance and the working spouse has at least \$1M.)</p>
<p>Prudential as of 3/2022</p>	<p>Please refer to Prudential's' Underwriting Guide found on www.pruxpress.com.</p>
<p>SBLI as of 3/2022</p>	<p>SBLI will allow up to \$2,000,000 if spouse has similar coverage. Higher amounts considered based on overall household financial profile/net worth.</p>
<p>Securian Financial as of 3/2022</p>	<p>Will allow \$2M face amount on a non-income earning spouse if the income-earning spouse qualifies and has \$2M or more in-force coverage.</p> <p>For face amounts above \$2 million on a non-income earning spouse age 50 or younger, we allow 75 percent of the income-earning spouse's in-force coverage up to a maximum of \$5 million. If the non-income earning spouse is over age 50, we allow up to 50% of the income earning spouse has in force coverage.</p> <p>We will allow unused estate preservation needs to be utilized on the non-income earning spouse up to the lesser of income earning spouse has in force coverage amount or \$5,000,000.</p>
<p>Symetra as of 3/2022</p>	<p>Coverage on non-working spouse should not exceed the amount of in force/applied for coverage on the breadwinner.</p> <p>Provide household income.</p> <p>The following information should be obtained thru either a cover letter or further questioning: Amount of coverage in force and/or applied for on working spouse or details as to why lesser or no coverage is in force on working spouse.</p>
<p>Transamerica as of 3/2022</p>	<p>Usually, will consider a non-working spouse at 50% of the amount the working spouse has, up to \$2,500,000.</p>
<p>United of Omaha as of 3/2022</p>	<p>Will consider an amount equal to the amount in force and applied for on the working spouse. Depending on the circumstances of the case, up to a maximum of \$2M unless there is also an estate tax need. Additional insurance can be considered with a cover memo and/or additional documentation outlining any special needs.</p>

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.