

<i>Carrier</i>	<i>Guidelines</i>
<b>Accordia Life</b>	Term face reductions are not allowed.
<b>AIG</b>	Term face reductions are not contractual, but they are currently allowed according to the following schedule: In Year 4: 25%; Year 5: 50%; Year 6: 75%; Year 7 down to product minimum \$100,000.
<b>Fidelity Life</b>	Term face reduction can be requested after 2 years; restricted to every 2 years after any prior reduction.
<b>John Hancock</b>	Policy years 1-3: No face reductions are allowed during the first three policy years. Policy years 4-6: Reductions are allowed up to 50% of the initial Face Amount, as long as balance is at least equal product minimum. Policy Years 7+: Beginning in policy year 7, any amount of reduction is allowed as long as balance is at least equal product minimum.  Note that decreases are processed only at the policy owner's request, and are not applicable to partial conversions.
<b>Legal &amp; General America</b>	One term face decrease is allowed and the amount remaining must be at least the minimum face amount of that product
<b>Lincoln</b>	Face amount decreases are permitted once per year after the 3rd policy year on LifeElements Level Term (2014) product. If the remaining amount is in a different band, rates will be based on the new band. You may not reduce below the minimum face amount limit which is \$250K.
<b>MetLife</b>	MLI USA (GLT) term product – Face decreases are processed on an extra contractual basis. There are no specific rules stating a limit on the number of times a face reduction will be allowed. Appropriate banding will apply to the reduced face amount. If the reduced face amount is less than \$250,000 and the original rating was Elite Plus, Elite or Preferred Plus, the reduced policy will be rated Preferred N/S.

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<b>Minnesota Life</b>	No limits on frequency of term face reductions; must maintain product minimum.
<b>North American</b>	Term face decreases are not allowed. A policy can be re-issued with a lower face amount if it is within the first 30 days of issue.
<b>Protective</b>	One term face decrease is allowed after the 3rd policy year. This is by company practice only and is subject to change. No contractual right for reductions.
<b>Prudential</b>	Face amount decreases are not contractually guaranteed; it is a current company practice. There are no restrictions on how many times the face amount can be decreased. Face amount minimums must be maintained.
<b>SBLI</b>	Term face decreases are allowed. No limit on the number of reductions that can be made; must maintain product minimum.
<b>Symetra</b>	Face amount decreases are allowed after the first policy year, up to 50% of the original face amount. The same per \$1,000 rate would apply plus the \$65 policy fee. It can be done multiple times (at policy anniversary) but can't exceed 50% of the original face amount. The minimum reduction amount is \$1,000.
<b>Transamerica</b>	No limit to the number of term face decreases allowed during the life of the policy. The face amount must be at least the minimum allowed for the product.
<b>United of Omaha</b>	One term face decrease is allowed during the life of the policy.

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