



America's Foremost Insurance Brokerage Network

Advance Premium Payments Guidelines – Term Products

CARRIER	GUIDELINES
<p>Accordia Life As of 3/2016</p>	<p>Advance premium payments are not allowed.</p>
<p>AIG As of 3/2016</p>	<p>AG Select-a-Term 10, 12, 15-35 – only available for the guaranteed premium period. Cannot be illustrated; contact policy owners services at 800-487-5433 to have the premium calculated.</p> <p>Notes: Not available for A & H products. 3% current interest rate for new advanced deposits (subject to change). This rate is fixed for the life of each contract and the discounted amount is considered taxable 1099 interest income. Advanced premium deposits will not affect commissions. Renewal commissions will be paid as subsequent annual premiums are applied.</p>
<p>Fidelity Life As of 3/2016</p>	<p>Advance premium payments are allowed by exception only. No discounts are offered.</p>
<p>John Hancock As of 3/2016</p>	<p>Advance premium payments are not allowed</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 TMA's Support Desk for confirmation.

This information is believed to be accurate as of the date listed. Carriers can make changes without notifying TMA or other distribution.

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Legal & General America <small>As of 3/2016</small>	Advance premium payments are allowed. No discounts are offered. Cannot illustrate advance payments on software. Contact TMA Marketing & Sales desk at 877-862-8622 for illustration requests.
Lincoln National <small>As of 3/2016</small>	Advance premium payments are allowed for up to 10 years. Click here to view details
MetLife <small>As of 3/2016</small>	Advance premium payments are not allowed.
Minnesota Life <small>As of 3/2016</small>	Advance premium payments are not allowed.
North American <small>As of 3/2016</small>	Advance premium payments are not allowed.
Protective Life <small>As of 3/2016</small>	Advance premium payments are allowed since Term UL product. The Survivorship Term product cannot be single paid.
Prudential <small>As of 3/2016</small>	Advance premium payments are not allowed.
SBLI <small>As of 3/2016</small>	Advance premium payments are not allowed.

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Symetra As of 3/2016	Advance premium payments are not allowed.
Transamerica As of 3/2016	Advance premium payments are allowed. Modal factors to calculate the discount amount can be found in the Trendsetter Super Product Guide.
United of Omaha As of 3/2016	Advance premium payments are allowed for up to 13 months. No discounts apply.

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