



America's Foremost Insurance Brokerage Network

Non Working Spouse Guidelines

CARRIER	GUIDELINES
<p>Accordia Life As of 4/2016</p>	<p>No set guidelines; individual consideration. Usually will consider a non working spouse at 50% of the amount the working spouse has.</p>
<p>AIG As of 4/2016</p>	<p>Non-Working Spouse, age 65 or less: If household income is less than \$25K, will allow up to 10 times the income of the working spouse.</p> <p>Working Spouse coverage unknown:</p> <ul style="list-style-type: none"> • If household income is \$25K-\$99K, will allow up to \$250K on nonworking spouse with no additional financial clarification. • If household income is \$100K or more, will allow up to \$500K on nonworking spouse with no additional financial clarification. <p>Working Spouse coverage is known:</p> <ul style="list-style-type: none"> • Will match the working spouse's coverage up to \$1M. • Amounts over \$1M will be individually considered, based on estate planning needs. <p>Non-Working Spouse, over age 65: The amount of coverage must be justified using estate planning needs.</p>
<p>John Hancock As of 4/2016</p>	<ul style="list-style-type: none"> • 75%-100% of the insurance in force on employed spouse subject to overall family financial situation and ability to fund policy. • If face amount exceeds 100%, we require a cover letter with explanation.

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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<p>Legal & General America As of 4/2016</p>	<p>Will consider applicants for coverage in the same amount as the wage earning spouse for face amounts up to and including \$1M in force and applied for. Amounts over \$1M: individual consideration.</p>
<p>Lincoln National As of 4/2016</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>MetLife As of 4/2016</p>	<p>0-\$125,000 – no requirement \$125,001 and over – will consider an amount equal to the working spouse’s coverage. Maximum face amount considered based on financial underwriting.</p>
<p>Minnesota Life As of 4/2016</p>	<p>Will allow \$1M face amount on a non-income earning spouse as long as the income-earning spouse qualifies and has \$1M or more in-force coverage. For face amounts above \$1M on a non-income earning spouse, will allow 50% of the income-earning spouse’s in-force coverage. Up to a maximum of \$5M, and up to age 50 on the non-income earning spouse.</p>
<p>North American As of 4/2016</p>	<p>Generally will allow the amount justified on the working spouse. Maximum amount around \$1M unless additional information is provided that justifies the amount of coverage.</p>
<p>Protective Life As of 4/2016</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>

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<p>Prudential As of 4/2016</p>	<p>Will allow up to the same amount of insurance on a non working spouse as a working spouse.</p> <p>Maximum face amount considered based on financial underwriting.</p> <p>When the application for the non working spouse is not accompanied by an application for the working spouse; please include all information regarding working spouse's policies / carriers / face amounts in a cover letter.</p>
<p>SBLI As of 4/2016</p>	<p>Coverage up to \$2M considered, if spouse has similar coverage.</p>
<p>Symetra As of 4/2016</p>	<p>The working spouse must be covered for an equal or greater face amount. Family income must support total line of coverage on both spouses. Generally will not issue more than \$1M on a non working spouse unless special circumstances, large estate need, etc.</p>
<p>Transamerica As of 4/2016</p>	<p>No set guidelines; individual consideration.</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 4/2016</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 \$1M 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>

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