



America's Foremost Insurance Brokerage Network

## Premium Limitations Guidelines

CARRIER	GUIDELINES
<p><b>Accordia Life</b> As of 2/2016</p>	<p>Limit on all products is \$7.5 million. This includes planned premiums, lump-sum payments and 1035 exchange payments.</p>
<p><b>AIG</b> As of 2/2016</p>	<p>Please see list below regarding premiums that require Home Office Approval:</p> <p>\$3M+: Value+ IUL, Elite Index II, Elite Survivor Index II, Elite Global Plus II,            \$1.5M+: Secure Lifetime GUL II, Secure Survivor GUL II            \$1M+: Elite UL</p>
<p><b>Fidelity Life</b> As of 2/2016</p>	<p>No limitations at this time.</p>
<p><b>John Hancock</b> As of 2/2016</p>	<p>John Hancock is temporarily limiting first-year deposits including 1035 exchange to a maximum of \$3 million for UL policies issued as Modified Endowment Contracts to the same insured and/or affiliated with the same policy owner. Additionally, there is a limit on first-year deposits to a maximum of 20 times the basic target premium on all policies, regardless of MEC status. These limitations apply to any combination of the following policies: Accumulation UL, Accumulations IUL, UL-G, SUL-G, Premier Life. The maximum first-year premium limit on Protection UL, Protection IUL, Protection SUL, and Protection SIUL is \$5 million.</p>
<p><b>Legal &amp; General America</b> Updated 2/2016</p>	<p>No limitations at this time.</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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<p><b>Lincoln National</b> As of 2/2016</p>	<p>Currently there are no premium limitations unless the state in question has not approved the 2013 GUL and SUL. The Life Guarantee UL and SUL 2012 have premium limitations of 3.5X the target premium in any of the first 10 years.</p>
<p><b>MetLife</b> Updated 2/2016</p>	<p>No limitations at this time.</p>
<p><b>Minnesota Life</b> As of 2/2016</p>	<p><b>Initial &amp; planned premiums limitations on Eclipse Protector IUL and Eclipse Survivor Pro IUL with Performance Death Benefit Guarantee Agreement (PDBGGA)</b></p> <ul style="list-style-type: none"> <li>• The limit on initial and planned premium on policies equals 5 times the target premium.</li> <li>• Applies to newly issued policies only.</li> <li>• This is an annual premium limitation, not cumulative.</li> <li>• These limitations do <u>not</u> apply to 1035 exchanges.</li> </ul> <p>Legacy Protector SUL has premium limit of 5 times target premium which includes planned premiums, lump sum and 1035 exchanges.</p>
<p><b>North American</b> As of 2/2016</p>	<p>Products with a \$500K Maximum First-Year Premium Limit: Custom Guarantee, Custom TermGUL, Guarantee Builder IUL, Survivorship GIUL.</p> <p>Products with a \$1M Maximum Total Premium Limit in Any Policy Year: Custom GrowthCV, Custom TermGUL (without the premium guarantee rider), Builder IUL, Rapid Builder IUL and the Survivorship GIUL (without the survivor premium guarantee rider)</p>
<p><b>OneAmerica</b> As of 5/2016</p>	<p>Premium limit is based on client's age. Maximum death benefit is 1.5 million.</p>
<p><b>Protective Life</b> As of 2/2016</p>	<p>Total first-year premium limitation: \$1M or less, per insured, all life products in the first contract year, including both target and excess premiums. Premiums paid in cash, as well as funds received via 1035 exchange or other transfer, are included in the \$1M limit.</p>

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	Premiums over \$1M require home office approval.
<p><b>Prudential</b> Updated 2/2016</p>	No limitations at this time.
<p><b>SBLI</b> As of 2/2016</p>	No limitations at this time.
<p><b>Symetra</b> Updated 2/2016</p>	<p>Cases exceeding \$1,000,000 in first year premium require home office approval, these can be emailed to <a href="mailto:lifesales@symetra.com">lifesales@symetra.com</a></p> <p>Premiums over \$1M require home office approval.</p>
<p><b>Transamerica</b> Updated 2/2016</p>	No limitations at this time.
<p><b>United of Omaha</b> As of 2/2016</p>	Applications submitted with a single premium of more than \$2M for GUL or \$1M on GUL Survivor will require Home Office approval before submission.

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