



Non Working Spouse Guidelines

CARRIER	GUIDELINES
<p>American General</p>	<p>Will match the working spouse's coverage up to \$1M in force and applied.</p> <p>For coverage over \$1M, one-half of the amount qualified on the working spouse may be considered – subject to a maximum of \$2.5M.</p>
<p>AVIVA</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.</p>
<p>Genworth Financial companies</p>	<p>\$1M or less: the non income earning spouse may qualify for an amount equal to the income earning spouse's coverage.</p> <p>\$1,000,000 to \$5M: <u>Age 70 and below</u>: the non income earning spouse may qualify for \$1M or 50% of the income earning spouse's coverage, whichever is greater, up to a maximum of \$2.5M. (above \$2.5M – individual consideration) <u>Age 71 and above</u>: coverage will be considered on an individual basis if the total amount exceeds \$1M.</p>

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<p align="center">ING</p>	<p>Individual consideration; generally will consider personal insurance up to the amount in force on the working spouse.</p>
<p align="center">Legal & General America</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 align="center">Lincoln Financial</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 align="center">MetLife</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 align="center">Minnesota Life</p>	<p>Will match income earning spouses in force coverage up to \$1M. Face amounts over \$1M: 50% of the income earning spouse’s in force coverage (up to a maximum of \$5M) will be considered.</p>
<p align="center">North American</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 align="center">Protective Life</p>	<p>No set guidelines; individual consideration based on financial justification.</p>

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<p>Prudential</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>SBLI</p>	<p>Will match the working spouse's coverage up to \$1M in-force and applied for.</p> <p>Any additional is typically one half of the working spouse's coverage but will consider additional if information is provided that justifies the amount.</p>
<p>Symetra</p>	<p>The working spouse must be covered for an equal or greater face amount.</p> <p>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</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.</p>
<p>United of Omaha</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.</p> <p>Additional insurance will be considered with a cover memo and/or additional documentation outlining any special needs.</p>