

## PREMIUM CAPS AND DEATH BENEFIT LIMITS

CARRIERS	PRODUCTS	PREMIUM LIMITS	DB LIMITS	NOTES
AIG	Secure Lifetime GUL 3	\$500,000 any year	--	Includes 1035 amount
	Platinum Choice VUL 2	\$1m any year	--	Includes 1035 amount
	Value+ Protector; Max Accumulator+; Protection Extend IUL	\$3m premium	--	Includes 1035 amount
Allianz	All products	--	\$5m Max Face Amount	Limited to age 65 and below
American National	--	--	--	--
Cincinnati Life	--	--	--	--
Equitable	All Term products	--	Min DB is \$500k	--
Global Atlantic	All Individual IUL products	\$5m any year	--	Includes 1035 amount
John Hancock	Vitality Term	--	\$20m Max DB	20x target premium max. Includes 1035
	All other products	--	--	20x target premium max. Includes 1035
Legal and General	--	--	--	--
Lincoln	--	--	--	Prem > \$10m and Face \$50m and up need HO approval
Mutual of Omaha	Index UL	\$10m premium	--	Includes 1035 amount
Nationwide	IUL and Survivorship IUL	--	\$25m max DB	--
	NLG-UL II	\$1m any year	\$20m Max DB	--
New York Life	Custom UL Guarantee	--	\$2.5m Max DB	Including term conversions
Pacific Life	Promise GUL	--	\$2.5m Max DB	--
Principal	All products except Executive VUL III	\$1m any year	--	Includes 1035 amount
Protective	Advantage Choice UL	\$500,000 any year	--	Includes 1035 amount
	Indexed Choice UL; Custom Choice UL; ProClassic II UL	\$1m any year	--	Includes 1035 amount
	Strategic Objectives II VUL	\$5m any year	--	Includes 1035 amount
Prudential	Single pays on UL/Survivorship	8x CTP/10x CTP	--	--
SBLI	All products	--	\$50m Max DB	--
Securian	Products w/Guaranteed DB Agreement	<b>Greater of \$1m or 5x Target</b>	--	Does NOT include 1035 amount
Security Mutual	All products	--	--	Premiums over \$2m need HO approval
Symetra	All Products	--	--	Premiums over \$1m need actuarial approval
Transamerica	Solutions	--	\$50k Max DB	--
	Lifetime WL; Trendsetter LB	--	\$2m Max DB	--
Zurich	Term 10, 15, 20	--	Min DB \$1m	Premiums over \$1m need HO approval
	All other products	\$1m premium	--	Premiums over \$1m need HO approval

Product information as of April 2020. Product availability subject to state approval. The information contained here is a summary of guidelines obtained from the carriers listed. No guarantee either expressed or implied is given regarding the accuracy of the information provided. LifeMark is not liable for any obligation created from the use of this information. Refer to carrier-specific guidelines and bulletins for complete details.