

## Non Working Spouse Guidelines

CARRIER	GUIDELINES
<p style="text-align: center;"><b>AIG</b> As of 10/2014</p>	<p><b>Non-Working Spouse, age 65 or less:</b></p> <p>If household income is less than \$25K, will allow up to 10 times the income of the working spouse.</p> <p><b>Working Spouse coverage unknown:</b></p> <ul style="list-style-type: none"> <li>• If household income is \$25K-\$99K, will allow up to \$250K on nonworking spouse with no additional financial clarification.</li> <li>• If household income is \$100K or more, will allow up to \$500K on nonworking spouse with no additional financial clarification.</li> </ul> <p><b>Working Spouse coverage is known:</b></p> <ul style="list-style-type: none"> <li>• Will match the working spouse's coverage up to \$1M.</li> <li>• Amounts over \$1M will be individually considered, based on estate planning needs.</li> </ul> <p><b>Non-Working Spouse, over age 65:</b> The amount of coverage must be justified using estate planning needs.</p>
<p style="text-align: center;"><b>Genworth Financial companies</b> As of 10/2014</p>	<p>A non-working spouse may qualify for the following amounts of coverage:</p> <ul style="list-style-type: none"> <li>• <u>For applicants ages 70 and younger:</u> Up to 100% of income-earning spouse's eligible coverage (in force and applied for) to a maximum of \$3 million coverage. Individual consideration for those above \$3 million.</li> <li>• <u>For applicants age 71 and older:</u> Individual consideration</li> </ul>
<p style="text-align: center;"><b>Legal &amp; General America</b> As of 10/2014</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>

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 BBA Life Brokerage for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying BBA Life Brokerage.

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<p><b>MetLife</b> As of 10/2014</p>	<p>0-\$125,000 – no requirement \$125,001 and over – will consider an amount equal to the working spouse’s coverage.</p> <p>Maximum face amount considered based on financial underwriting.</p>
<p><b>North American</b> As of 10/2014</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><b>Protective Life</b> As of 10/2014</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>
<p><b>Prudential</b> As of 10/2014</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><b>SBLI</b> As of 10/2014</p>	<p>Coverage up to \$2M considered, if spouse has similar coverage.</p>

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<p><b>Symetra</b> As of 10/2014</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><b>Transamerica</b> As of 10/2014</p>	<p>No set guidelines; individual consideration.  Usually will consider a non working spouse at 50% of the amount the working spouse has, up to \$2,500,000.</p>
<p><b>United of Omaha</b> As of 10/2014</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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