



America's Foremost Insurance Brokerage Network

Non-Working Spouse Guidelines

Carrier	Guidelines
<p style="text-align: center;">AIG as of 10/2018</p>	<p>Non-Working Spouse, age 59 or less:</p> <ul style="list-style-type: none"> • Use household income to justify coverage through \$1,500,000, using income replacement multiples. • Amounts over \$1,500,000 will be individually considered based on estate planning needs. <p>Non-Working Spouse, age 60-65</p> <ul style="list-style-type: none"> • If household income is less than \$25,000, we will allow up to 10 times the income of the working spouse. • The amount of coverage we will match is the coverage available for the secondary earner (spouse with lower earned income) that applied and qualified for the primary earner (up to \$1,500,000) <p>Non-Working Spouse, over age 65:</p> <ul style="list-style-type: none"> • The amount of coverage must be justified using estate planning needs. <p>Secondary Earner, age 59 or less:</p> <ul style="list-style-type: none"> • The amount of coverage we will match is the coverage available for the secondary earner (spouse with lower earned income) that applied and qualified for the primary earner (up to \$1,500,000)
<p style="text-align: center;">American National as of 10/2018</p>	<p>Allow up to 100% of insurance in force on the employed spouse up to \$1,000,000 if no dependent children (and up to \$2,000,000 if there are dependent children) as long as household income justifies the amount on the wage-earning spouse.</p> <p>Amounts exceeding these guidelines would need a detailed cover letter explaining reason for face amount. (Estate planning needs, for example.)</p>
<p style="text-align: center;">Brighthouse Life Insurance as of 10/2018</p>	<p>Maximum face amount considered based on financial underwriting.</p> <ul style="list-style-type: none"> • 0-\$125,000 – no requirement • \$125,001 and over – will consider an amount equal to a working spouse's coverage.
<p style="text-align: center;">Global Atlantic as of 10/2018</p>	<p>No set guidelines; individual consideration. Usually will consider a non-working spouse at 50% of the amount the working spouse has.</p>

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<p style="text-align: center;">John Hancock as of 10/2018</p>	<p>75%-100% of the insurance in force on employed spouse subject to overall family financial situation and ability to fund policy.</p> <p>If face amount exceeds 100%, we require a cover letter with explanation.</p>
<p style="text-align: center;">Legal & General America as of 10/2018</p>	<p>A dependent, non-wage-earning spouse is eligible for coverage generally up to the amount of the working spouse. Earned income and the insurance amount in force of the working spouse should be provided on the application. Coverage amounts are considered on an individual case basis.</p>
<p style="text-align: center;">Lincoln National as of 10/2018</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 style="text-align: center;">North American as of 7/2018 (Did not respond to follow-up)</p>	<p>We can allow Homemakers up to \$1M if the spouse qualifies for \$1M based on household income and net worth. If the spouse qualifies for \$5M, we can allow the homemaker up to \$2M.</p>
<p style="text-align: center;">OneAmerica as of 10/2018</p>	<p>Not applicable in the underwriting for our product based on target market and needs approach.</p>
<p style="text-align: center;">Pacific Life as of 10/2018</p>	<p>Age 70 and below: Up to 100% of the income-earning spouse's coverage to a maximum of \$3million. Individual consideration if over \$3million</p> <p>Age 71 and above: Coverage will be considered on an individual basis</p>

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<p>Protective Life as of 10/2018</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>Prudential as of 10/2018</p>	<p>Will allow up to the same amount of insurance on a non-working spouse as a working spouse. Maximum face amount considered based on financial underwriting. 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 10/2018</p>	<p>SBLI will allow up to \$2,000,000 if spouse has similar coverage. Higher amounts considered based on overall household financial profile/net worth.</p>
<p>Securian Financial as of 10/2018</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>Symetra as of 10/2018</p>	<p>Coverage on non-working spouse should not exceed the amount of in force/applied for coverage on the breadwinner. The following information should be obtained thru either a cover letter or further questioning: Amount of coverage in force and/or applied for on working spouse or details as to why lesser or no coverage is in force on working spouse.</p>
<p>Transamerica as of 10/2018</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 10/2018</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 \$2M 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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