

PREMIUM TO INCOME AND NET WORTH RATIO GUIDELINES

Carrier	Ages	Premium to Income Ratio	Premium to Net Worth Ratio
AIG	All Ages	20%	Case by Case - Please contact your AIG Underwriter
AXA	Ages 0-65	Contact your AXA U/W	Case by Case - Please contact your AXA Underwriter
AXA: NW less than \$3MM	Age 66 & Over	30%	
AXA: NW \$3MM - \$5MM		35%	
AXA: NW \$5MM - \$10MM		40%	
AXA: NW over \$10MM		50%	
Brighthouse Financial: Income less than \$50,000 or NW less than \$200K	Age 64 or younger	10%	Case by Case - Please Contact your Met Underwriter
	Age 65 or older	5%	
Brighthouse Financial: Income between \$50,001 - \$100,000 or NW between \$200,001 - \$500,000	Age 64 or younger	15%	
	Age 65 or older	10%	
Brighthouse Financial: Income between \$100,001 - \$150,000 or NW between \$500,001 - \$1,999,999	Age 64 or younger	20%	
	Age 65 or older	15%	
Brighthouse Financial: Income over \$150,000 or NW above \$2,000,000	Age 64 or younger	25%	
	Age 65 or older	25%	
Foresters Financial	All Ages	Case by Case - Please contact your Foresters Underwriter	
Global Atlantic	All Ages	20%	Premium over 10 years can't exceed 50% of Net Worth
John Hancock	All Ages	20%	Case by Case - Please contact your JH Underwriter
Lincoln (Annual Income \$20,000 to \$50,000)	All Ages	15%	Acceptable with evidence of liquid net worth supporting a minimum of 5 times the target premium will be required
Lincoln (Annual Income \$50,001 to \$110,000)		20%	
Lincoln (Annual Income \$110,001 and higher)		30-40%	
Minnesota Life	Under age 60	20%	40% of your liquid Assets (Stock/Bonds/Mutual Funds/Annuities) Qualified Funds not considered
	Ages 60 - 70	20%	30% of your liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
	Over age 70	20%	20% of your liquid Assets (Stock/Bonds/Mutual Funds/Annuities)
Mutual of Omaha	All Ages	Case by Case - Please contact your Mutual of Omaha Underwriter	
Principal	All Ages	25%	Case by Case - Please Contact your Principal Underwriter
Protective Life	All Ages	20%	Case by Case - Please Contact your Protective Underwriter
Symetra	All Ages	Case by Case - Please Contact your Symetra Underwriter	
Transamerica	All Ages	Case by Case - Please Contact your Transamerica Underwriter	
Voya (Income less than \$50,000)	All Ages	10%	Case by Case - Please contact your Voya U/W
Voya (Income \$50,000 - \$75,000)		10-15%	
Voya (Income \$75,000 to \$100,000)		15-20%	
Voya (Income greater than \$100,000)		20-25%	

Updated 6/8/2017

For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.