M. WILLIAMSON INSURANCE SERVICES
LIFE INSURANCE | DISABILITY INSURANCE | LONG-TERM CARE INSURANCE

72 Blueberry Ridge Drive, Holtsville, NY 11742
T: 631-730-8262 | F: 877-275-7847
mbwinsurance.com

CORE CARRIER PREMIUM FINANCING GUIDELINES

	AIG	AXA	Brighthouse Financial	Global Atlantic	John Hancock	Lincoln Financial
Products Available	Max Accumulator+, Value+ Protector, Elite Global Plus II, Elite Survivor Index II	All fixed permanent products	Premier Accumulator UL (PAUL)	Lifetime Builder, Survivorship Builder and Lifetime Foundation	**No Published Guidelines** Please contact John Hancock to discuss your case: David McNamara davidmcnamara@jhancock.com 617-572-0357	All fixed permanent products
Issue Age Limits	Issue Age 70 – Individual, or youngest of survivor	None Specified	None Specified	None Specified		None Specified
Minimum Net Worth	$5,000,000	$5,000,000	$10,000,000	$5,000,000		$5,000,000
Minimum Liquid Net Worth	Sufficient Liquidity for Projected Debt	None Specified	$5,000,000	20% of Total Loan Commitment		Ages 30 - 50: $2,500,000 Over age 50: $5,000,000
Minimum Annual Income	$150,000	None Specified	None Specified	$200,000		None Specified
Minimum Face Amount	None Specified	None Specified	None, but minimum premium is $100,000 per year	None Specified		$2,000,000
U.S. Citizenship Required	Yes	No, but must be U.S. Resident. No Non-Resident Aliens	U.S. Citizen in "A" Country	Yes		Yes
U.S. Ownership Required	Yes	Yes	Yes	Yes		Yes
Interest Accrual Permitted	No	Case by Case Basis	No	No		No
Early Cash Value Rider Available	Only on Elite Global Plus II	Yes	No rider, but high early values inherent in base product.	Only on Lifetime Builder		Yes, Exec Rider & SVEE
Full Recourse Required	Yes	Yes	Yes	Yes		Yes
Minimum Loan Spread Requirement	None Specified	None Specified	None Specified	None Specified		Not to exceed: LIBOR +3.5% or Prime +2.5%
MEC Allowed	No	No	Yes, on a Case by Case Basis	Yes, on a Case by Case Basis		No
Minimum Loan Duration	None Specified	None Specified	None Specified	None Specified		3 Years
Loan Term Sheet Required	No	Yes	Yes	Yes		Yes
Third Party Financials Required	Normal Underwriting Guidelines Apply	Normal Underwriting Guidelines Apply	Normal Underwriting Guidelines Apply	Yes		Yes
Two Years Tax Returns Required	Normal Underwriting Guidelines Apply	Yes for Age 70 and Above	Normal Underwriting Guidelines Apply	Yes		Yes

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	Minnesota Life	Mutual of Omaha	Principal	Protective	Transamerica	Voya
Products Available	All fixed permanent products	**No Published Guidelines** Please contact Mutual of Omaha to discuss your case: Ron Lee Head of Advanced Planning ron.lee@mutualofomaha.com 402-351-5528 Marty Johnson Chief Underwriter marty.johnson@mutualofomaha.com 402-351-2283	All fixed permanent products	Protective ProClassic UL	TransNavigator IUL	All fixed permanent products
Issue Age Limits	Under Age 70		Case by case , generally not over age 70	None Specified	Age 80	None Specified
Minimum Net Worth	$5,000,000		$10,000,000	Approximate minimum net worth of $5,000,000	$5,000,000	$5,000,000
Minimum Liquid Net Worth	10% of Total Loan Amount		None Specified	None Specified	None Specified	None Specified
Minimum Annual Income	None Specified		None Specified	Approximate minimum of $200,000	None Specified	$250,000
Minimum Face Amount	None Specified		None Specified	None, but minimum premium is $100,000 per year	None, but minimum premium is $100,000 per year	None. Case-by-case
U.S. Citizenship Required	No		No	Yes	Yes	Yes
U.S. Ownership Required	Yes		Normal Underwriting Guidelines Apply	Yes	Yes	Yes
Interest Accrual Permitted	Yes		Case by Case Basis	Yes	Case by Case Basis	Case by Case Basis
Early Cash Value Rider Available	Yes, Early Values Agreement (EVA) only		Yes	Yes	No	Required
Full Recourse Required	Yes		Yes	Yes	Yes	Yes
Minimum Loan Spread Requirement	None Specified		None Specified	None Specified	None Specified	None Specified
MEC Allowed	No		No	Yes	No	No
Minimum Loan Duration	None Specified		None Specified	5 Years	None Specified	None Specified
Loan Term Sheet Required	Case by Case Basis		Yes	Yes	Yes	Case by Case Basis
Third Party Financials Required	May be required; Case by Case Basis		Normal Underwriting Guidelines Apply	Yes	Yes	Normal Underwriting Guidelines Apply
Two Years Tax Returns Required	Normal Underwriting Guidelines Apply		Normal Underwriting Guidelines Apply	Yes	Yes	Normal Underwriting Guidelines Apply