

CORE CARRIER FIRST YEAR PREMIUM RESTRICTIONS

Carrier	Single Life	SUL
AIG	>\$1.5MM will be reviewed by Home Office on GUL/ >\$3MM with be reviewed by Home Office on IUL (\$1MM on Extend IUL and Elite UL)	>\$1.5MM will be reviewed by Home Office on GUL/ >\$3MM with be reviewed by Home Office on IUL
AXA*	No restrictions	No restrictions
Brighthouse	No premium limit, but face amount is capped @ \$5MM	N/A
Global Atlantic	\$7.5MM limit	\$7.5MM limit
John Hancock	20 times target	20 times target
Lincoln Financial	No restrictions	No restrictions
Minnesota Life	5x's Target when Performance Death Benefit Guarantee Agreement is used.	5x's Target when Performance Death Benefit Guarantee Agreement is used
Mutual of Omaha	\$2MM annual premium restriction (except in NY where it is \$1MM)	\$1MM annual premium restriction (expect in NY where is is \$500k)
Principal	\$15,000,000	\$15,000,000
Protective Life	\$2MM single pay (anything larger will be reviewed)	\$2MM single pay (anything larger will be reviewed)
Symetra**	No restrictions \$1MM+ requires actuarial approval.	No restrictions \$1MM+ requires actuarial approval. Max Face Amount = \$3MM
Transamerica***	No restrictions	N/A
Voya	Amounts above these limits require Home Office approval: \$5 million annual premium \$3 million Premium Deposit Fund Rider \$1 million ECV or Waiver of Surrender Charge Rider	NA

* Compensation is reduced on premiums over 3 times target on Brightlife Grow

** Home office review & actuarial approval is required for premiums higher than \$1MM.

*** 2 times target on the TransACE CV product only. TransACE is only available for conversions.