



Non-Working Spouse Guidelines

Carrier	Guidelines
<p>American National as of 11/2023</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) if 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>Corebridge Financial as of 8/2023 (Under carrier review0)</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. <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>John Hancock as of 11/2023</p>	<p>Individual consideration will be taken for a dependent spouse. Each case will have to stand on its own merits. Require details of current in-force coverage amount on employed spouse and household income, net worth.</p>
<p>Legal & General America As of 11/2023</p>	<p>A dependent, non-wage-earning spouse is eligible for coverage generally up to the amount of personal insurance inforce (including group insurance) 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 and the following factors are considered when determining appropriate face amount.</p> <p><i>(Wage earner's income and insurance inforce (including group insurance), age & number of dependents, special needs or disabilities of dependents & proposed insured's prior work history & education).</i></p>

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<p>Lincoln Financial Group As of 11/2023</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>Lumico As of 01/2024</p>	<ul style="list-style-type: none"> • Seasonal unemployment acceptable • Unemployment of greater than 6 months will be a decline, exceptions include homemaker, caretakers, etc. • If an acceptable non-wage earning applicant is applying, the application asks that there is a wage earner in the household • Unemployment due to disability it not technically a decline, but best case scenario is bronze rating for PNT and often leads to a decline due to comorbidities. LUMICO recommendation is to NOT proceed with application for Protect Now Term if applicant is currently unemployed due to disability
<p>MassMutual As of 12/2023</p>	<p>Non-working and lower income-earning spouses are eligible for up to 100% of working spouses eligibility up to \$10,000,000. Premiums must meet affordability standards.</p>
<p>Nationwide As of 11/2023</p>	<p>Non-employed applicant (s) (ie: stay at home spouse, partner with shared financing, etc.) can be considered for equal amounts as compared to spouse coverage not to exceed \$2,500,000 of coverage. We also recognize that household net worth or estate value may also justify spousal insurance amounts. Waiver of premium benefit is allowable if it medically qualifies.</p>
<p>North American A of 11/2023</p>	<p>Please refer to North American Underwriting Guide found on www.northamericancompany.com</p>
<p>OneAmerica As of 11/2023</p>	<p>Not applicable in the underwriting for our product based on target market and needs approach.</p>
<p>Pacific Life As of 11/2023</p>	<p>Age 70 and below: Up to 100% of the income-earning spouse's coverage to a maximum of \$3M. Individual consideration if over \$3M</p> <p>Age 71 and above: Coverage will be considered on an individual basis</p>

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<p style="text-align: center;">Protective Life As of 11/2023</p>	<p>Generally can allow face amount up to \$250,000 without details of working spouse's coverage. Over \$250,000 face amounts generally limited to 50% of working spouse coverage up to maximum of \$1,000,000. Over \$1,000,000 can be considered if there is an estate planning need</p> <ul style="list-style-type: none"> • For couples with dependent children or who are expecting to have dependent children, non-working spouse may have the same amount of coverage as the working spouse, up to \$1,000,000: <ul style="list-style-type: none"> ○ Non-working spouse age is generally 25-50 ○ Non-working spouse has no other insurance
<p style="text-align: center;">Prudential As of 11/2023</p>	<p>Please refer to Prudential's' Underwriting Guide found on www.pruxpress.com.</p>
<p style="text-align: center;">SBLI As of 11/2023</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 style="text-align: center;">Securian Financial As of 11/2023</p>	<p>Will allow \$2M face amount on a non-income earning spouse if the income-earning spouse qualifies and has \$2M or more in-force coverage.</p> <p>For face amounts above \$2 million on a non-income earning spouse age 50 or younger, we allow 75 percent of the income-earning spouse's in-force coverage up to a maximum of \$5 million. If the non-income earning spouse is over age 50, we allow up to 50% of the income earning spouse has in force coverage.</p> <p>We will allow unused estate preservation needs to be utilized on the non-income earning spouse up to the lesser of income earning spouse has in force coverage amount or \$5,000,000.</p>
<p style="text-align: center;">Symetra As of 11//2023</p>	<p>Coverage on non-working spouse should not exceed the amount of in force/applied for coverage on the breadwinner.</p> <p>Provide household income.</p> <p>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>

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<p data-bbox="338 500 625 548">Transamerica</p> <p data-bbox="428 565 537 586">As of 11/2023</p>	<p data-bbox="898 521 1948 548">Usually, will consider a non-working spouse at 50% of the amount the working spouse has, up to \$2,500,000.</p>
<p data-bbox="306 1105 657 1154">United of Omaha</p> <p data-bbox="428 1170 537 1192">As of 11/2023</p>	<p data-bbox="898 1105 1990 1192">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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