

CARRIER PREMIUM FINANCING GUIDELINES

| Carrier | AIG | Equitable | F&G Life | Global Atlantic | John Hancock |
|----------------------------------|--|--|---|---|--|
| Products Available | Max Accumulator+ II Value+ Protector II | All fixed permanent products | F&G Life does not currently allow their products to be sold in premium finance scenarios. | Global Accumulator Lifetime Builder Elite Lifetime Foundation Elite | Accumulation IUL, Protection IUL, Protection UL, Protection SIUL, Protection SUL |
| Issue Age Limits | Issue Age 70 – Individual, or youngest of survivor | None Specified | | None Specified | None Specified |
| Minimum Net Worth | \$5,000,000 | \$5,000,000 | | \$5,000,000 | \$5,000,000 |
| Minimum Liquid Net Worth | Sufficient Liquidity for Projected Debt | None Specified | | 20% of Total Loan Commitment | None Specified |
| Minimum Annual Income | \$150,000 | None Specified | | \$200,000 | None Specified |
| Minimum Face Amount | None Specified | None Specified | | None Specified | None Specified |
| U.S. Citizenship Required | Yes | No, but must be U.S. Resident. No Non-Resident Aliens | | No (\$10,000,000 Net Worth for Foreign Nationals) | U.S. Citizenship is not required. However, ROP is not available for foreign nationals. |
| U.S. Ownership Required | Yes | Yes | | No if individually owned Yes if owned by non-natural entity | Yes |
| Interest Accrual Permitted | No | Case by Case Basis | | Yes - Subject to review | No |
| Early Cash Value Rider Available | Yes Max Accumulator + II Only | Yes | | Only on Lifetime Builder Elite | Yes |
| Full Recourse Required | Yes | Yes | | Yes | Yes |
| Minimum Loan Spread Requirement | None Specified | None Specified | | None Specified | None Specified |
| MEC Allowed | No | No | | Yes, on a Case by Case Basis | No |
| Minimum Loan Duration | None Specified | None Specified | | None Specified | None Specified |
| Loan Term Sheet Required | No | Yes | | Yes | Yes, including sample loan documentation from the lender. |
| Third Party Financials Required | Normal Underwriting Guidelines Apply | Normal Underwriting Guidelines Apply | | Yes | Subject to underwriter's request. |
| Two Years Tax Returns Required | Normal Underwriting Guidelines Apply | Yes for Age 70 and Above | | Yes | Subject to underwriter's request. |

CARRIER PREMIUM FINANCING GUIDELINES

| Carrier | Lincoln Financial | Mutual of Omaha | Nationwide | New York Life | Principal |
|----------------------------------|---|------------------------------|---|--|--|
| Products Available | All fixed permanent products | All fixed permanent products | New Heights IUL | <p style="text-align: center;">No Published Guidelines</p> <p style="text-align: center;">Subject to individual consideration.</p> <p>Please contact your New York Life Field Director to discuss your case.</p> | All fixed permanent products |
| Issue Age Limits | Age 70 Age 71 - 75: Exception Only | None Specified | Age 75 | | Case by case , generally not over age 70 |
| Minimum Net Worth | Ages 30 - 50: \$2,500,000 Over age 50: \$5,000,000 | None Specified | Age < 50: \$2.5MM Age 50 & Up: \$5MM | | \$10,000,000 |
| Minimum Liquid Net Worth | Ages 30 - 50: \$2,500,000 Over age 50: \$5,000,000 | None Specified | None Specified | | None Specified |
| Minimum Annual Income | \$250,000.00 | None Specified | Age < 50: \$250K Age 50 & Up: \$200K | | None Specified |
| Minimum Face Amount | \$2,000,000 | None Specified | None Specified | | None Specified |
| U.S. Citizenship Required | No | Yes | No | | No |
| U.S. Ownership Required | Yes | Yes | Yes | | Normal Underwriting Guidelines Apply |
| Interest Accrual Permitted | Yes | No | No | | Case by Case Basis |
| Early Cash Value Rider Available | Yes, Exec Rider, Return of Premium & SVEE | No | Yes | | Yes |
| Full Recourse Required | Yes | Yes | Yes | | Yes |
| Minimum Loan Spread Requirement | Not to exceed: LIBOR +3.5% or Prime +2.5% | None Specified | None Specified | | None Specified |
| MEC Allowed | Yes, on a Case by Case Basis | Yes | Yes | | No |
| Minimum Loan Duration | 3 Years | None Specified | 3 Years | | None Specified |
| Loan Term Sheet Required | Yes | Yes | Yes | | Yes |
| Third Party Financials Required | Yes | Yes | Yes | | Normal Underwriting Guidelines Apply |
| Two Years Tax Returns Required | Yes | Yes | Normal Underwriting Guidelines Apply | Normal Underwriting Guidelines Apply | |

CARRIER PREMIUM FINANCING GUIDELINES

| Carrier | Protective | Prudential | Sagicor | Securian Financial | Symetra |
|----------------------------------|---|--|---------|--------------------|---|
| Products Available | Contact Advanced Sales Department | <p>No Published Guidelines</p> <p>Subject to individual consideration.</p> <p>Please contact your Prudential Regional Vice President to discuss your case.</p> | | | Accumulator IUL Protector IUL |
| Issue Age Limits | None Specified | | | | Ages 20 - 70 |
| Minimum Net Worth | Approximate minimum net worth of \$5,000,000 | | | | \$5,000,000 (\$2,500,000 possible age <50) |
| Minimum Liquid Net Worth | None Specified | | | | None Specified |
| Minimum Annual Income | Approximate minimum of \$200,000 | | | | \$200,000 |
| Minimum Face Amount | None, but minimum premium is \$100,000 per year | | | | None Specified |
| U.S. Citizenship Required | Yes | | | | Yes |
| U.S. Ownership Required | Yes | | | | Yes |
| Interest Accrual Permitted | Yes | | | | No |
| Early Cash Value Rider Available | Yes | | | | Yes |
| Full Recourse Required | Yes | | | | Yes |
| Minimum Loan Spread Requirement | None Specified | | | | None Specified |
| MEC Allowed | Yes | | | | Yes, on a Case by Case Basis |
| Minimum Loan Duration | 5 Years | | | | 3 Years |
| Loan Term Sheet Required | Yes | Yes | | | |
| Third Party Financials Required | Yes | Yes | | | |
| Two Years Tax Returns Required | Yes | Yes | | | |

CARRIER PREMIUM FINANCING

| Carrier | Transamerica | Zurich |
|----------------------------------|---|---|
| Products Available | | |
| Issue Age Limits | | |
| Minimum Net Worth | | |
| Minimum Liquid Net Worth | | |
| Minimum Annual Income | | |
| Minimum Face Amount | | |
| U.S. Citizenship Required | | |
| U.S. Ownership Required | Case By Case Review with RVP and Pricing Team | Zurich is not accpeting premium finance cases for the balance of 2021 . |
| Interest Accrual Permitted | | |
| Early Cash Value Rider Available | | |
| Full Recourse Required | | |
| Minimum Loan Spread Requirement | | |
| MEC Allowed | | |
| Minimum Loan Duration | | |
| Loan Term Sheet Required | | |
| Third Party Financials Required | | |
| Two Years Tax Returns Required | | |