NON-WORKING SPOUSE FACE AMOUNT LIMITS

CARRIER	MAX FACE AMOUNT	NOTES
ANICO	Equal coverate of income-earning spouse up to $1,000,000*	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) as long as household income justifies the amount on the wage earning spouse. Amounts exceeding these guidelines would need a detailed cover letter explaining the reason for face amount.
Corebridge	$1,500,000	•Age ≤59: Use household income multiples •Ages 60 - 65: If household income is less than $25,000 a maximum of 10 times the income of the working spouse •Ages ≥ 66: The amount of coverage must be justified using estate planning needs
Equitable	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
F&G	$1,000,000	Up to 100% of inforce coverage from the working spouse through $1,000,000. Amounts greater than $1,000,000 individual consideration.
Foresters	None	Consideration of household income/net worth or income of $75,000-100,000 annually on the basis of the cost of employment for replacement of the stay at home parents responsibilities
John Hancock	None	Individual consideration only
Legal and General	Generally, up to amount of personal insurance inforce (including group insurance) of the working spouse.	Coverage amounts are considered on an individual basis and the following factors are considered when determining appropriate face amounts: wage earner's income and insurance in force (including group insurance), age and number of dependents, special needs or disabilities of dependents, proposed insured's prior work history and education.
Lincoln Financial	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
MassMutual	$10,000,000	Non-Employed spouses and lower income-earning spouses are eligible for 100% of working spouses' eligibility up to a maximum of $10,000,000 (or up to the amount of coverage on their working spouse, whichever is less).
Mutual of Omaha	$2,000,000	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Nationwide	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
New York Life	None	Allow up to ½ of the working spouse face amount
North American	$2,000,000	Allow same amount of coverage as working spouse. Face amounts above $2,000,000 will be reviewed on an individual consideration basis.
Principal Financial	$2,000,000	Will consider up to 100% of the working spouse coverage up to $1,000,000. and then 50% of the working spouse coverage
Protective Life	$1,000,000	Applies only to ages 25-50: Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Prudential	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Sagicor	$1,000,000	Will consider up to 100% of the working spouse up to $1M
Securian Financial	$5,000,000	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's in force coverage.
Symetra	None	Can consider for an amount up to that of the primary working spouse's coverage in-force and /or applied for subject to adequate income and NW justification.
Transamerica	$2,500,000	•Face Amount ≤ $1,000,000: Will match Working Spouse •Face Amount $1,000,001 - $2,500,000: Working Spouse needs double the coverage •Face Amount > $2,500,000: Individual Consideration

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