LIFE GUIDELINES

Maximum Premium and Face Limits by Carrier
Updated 2/5/24

3 MARK FINANCIAL

Carrier	Product	Maximum premium or Face	Comments	Source
Cincinnati Life	Nationwide IUL Protector II, Nationwide Survivorship IUL	$1 million	Greater than $1 million requires advanced notification.	
Corebridge	Value + Protector II, Max Accumulator II & Protection Extend IUL	$3,000,000 is the any year maximum	Home Office approval required for any amounts exceeding the limit.	AIG Premium Approval Limits.html
	Secure Lifetime GUL 3	$1,500,000	Amounts exceeding the cap require home office approval.	
Equitable	All Products	$1,000,000		
Nationwide	Nationwide IUL Protector II, Nationwide Survivorship IUL	$10,000,000 maximum face if guaranteed beyond age 90		
North American	Custom Guarantee UL Protection Builder IUL with Premium Guarantee Rider Smart Builder IUL with WOSC	$2,000,000	Annual maximum in all years..	Field Bulletin 10/21/23
	Protection Builder IUL w/out Premium Guarntee Rider Smart Builder IUL w/out WOSC Builder Plus IUL	$3,000,000	Apply to lunp sums, 1035 exchanges, ongoing premiums, and multiple pending applications on the same client.	
Protective	Protective Advantage Choice UL	$500,000		
	Protective Indexed Choice UL Protective Custom Choice UL ProClassic II UL	$1,000,000		
Prudential	Term Essential, Founders Plus IUL, Essential UL, Custom Premier II, Indexed Advantage UL, Survivorship IUL, SUL Protector	$5 million all states except NY (See FAQ for NY limits)	Annual maximum premium	FAQ for Premium Limits
Securian	Eclipse NY Eclipse Protector II IUL Eclipse Survivor II IUL	The greater of 5X target or $5 million		
Symetra	Fixed Permanent & Term	1000000 Premium, $20,000,000 Maximum Face for "A&B" countries and Facultative capacity for "C" countries	Maximum premium includes lump sums and 1035 exchanges	www.Symetra.com/HNWFN