

Maximum Premium and Face Amount Limits



Updated 2/5/24

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.	
Nationwide	Nationwide IUL Protector II, Nationwide Survivorship IUL	\$10,000,000 maximum face if guaranteed beyond age 90		
North American	Custom Guarantee UL	\$2,000,000	Annual maximum in all years..	Field Bulletin 10/21/23
	Protection Builder IUL with Premium Guarantee Rider			
	Smart Builder IUL with WOSC	\$3,000,000	Apply to lump sums, 1035 exchanges, ongoing premiums, and multiple pending applications on the same client.	
	Protection Builder IUL w/out Premium Guarantee Rider			
Smart Builder IUL w/out WOSC				
Builder Plus IUL				
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

3 Mark Financial has made every reasonable effort to assure the accuracy of this information. All agents are responsible for verifying this information by contacting the carrier.