

Non-Working Spouse Guidelines

Carrier	Guidelines
American National as of 04/2025	<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>
Cincinnati Life as of 04/2025	<p>Non-working spouses/partners are eligible for up to 100% of working spouses eligibility up to \$1,000,000 if household income justifies the amount on the wage-earning spouse/partner. Higher amounts of coverage will be considered with a detailed cover letter justifying the amount of coverage.</p>
Corebridge Financial as of 04/2025	<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)
John Hancock as of 04/2025	<p>Individual consideration will be taken for a dependent spouse. Each case will have to stand on its own merits.</p> <p>Require details of current in-force coverage amount on employed spouse and household income, net worth.</p>

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Legal & General America As of 04/2025	<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>
Lincoln Financial Group As of 04/2025	<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>
MassMutual As of 04/2025	<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>
Nationwide As of 04/2025	<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>
North American As of 04/2025	<p>Please refer to North American Underwriting Guide found on www.northamericancompany.com</p>
OneAmerica As of 04/2025	<p>Not applicable in the underwriting for our product based on target market and needs approach.</p>

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Pacific Life As of 04/2025	<p>For full details view the underwriting requirements PLF4249.pdf</p> <div> <div> Homemaker Spouse Coverage </div> <div> <ul style="list-style-type: none"> An unemployed spouse may qualify for coverage using the Income Replacement factors above, using his/her age, and 50% of the working spouse's income. Consideration is based on the couple's joint income and net worth, the insurance in place on the income-earning spouse, and the total life insurance on both. </div> </div>
Protective Life As of 04/2025	<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
Prudential As of 04/2025	<p>Please refer to Prudential's' Underwriting Guide found on www.pruxpress.com.</p>
SBLI As of 04/2025	<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>

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Securian Financial As of 04/2025	<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>
Symetra As of 04/2025	<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>
Transamerica As of 04/2025	<p>Usually, will consider a non-working spouse at 50% of the amount the working spouse has, up to \$2,500,000.</p>
United of Omaha As of 04/2025	<p>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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