

4506C REQUIREMENTS

CARRIER	WHEN IS THE 4506C NEEDED?
ANICO	Not required but third party financials at \$5,000,001 are required
Corebridge	Ages 18+: \$5,000,000+
Equitable	Not required but Tax returns are required on face amounts above \$10,000,000
F & G Annuities & Life	Not Required
Foresters Financial	Not required but Tax returns are required on face amounts above \$10,000,000 or individual case basis
Global Atlantic	Not required but Tax returns are required on face amounts above \$10,000,000 and all premium finance cases
John Hancock	Individual Case basis only
Legal and General	May be required when face amount exceeds \$5M.
Lincoln Financial	Ages 26 to 69: \$10,000,000+ Ages 70 to 75: \$2,500,000+ Ages 76 to 80: \$2,000,000+ Ages 81 to 85: \$1,000,000+
MassMutual	Not required but Tax returns are required on face amounts above \$10,000,000
Mutual Omaha	All ages: Underwriter Discretion
Nationwide	Not required but Tax Returns could be requested case by case
New York Life	Ages ≤ 64: \$5,000,001+ Ages 65+: \$250,000+
North American	Individual Case basis only
Principal	Individual Case basis only
Protective Life	Individual Case basis only
Prudential	Form is not used but 3rd Party Financials required for Ages 18-70: \$10,000,000 and up Ages 71-80: \$2,500,000 and up Ages 80+: \$1,000,000 and up
Sagicor	Not a requirement, ordered at the underwriters discretion
Securian Financial	Ages ≤ 69: > \$5,000,000 Ages 70+: > \$1,000,000 *****Required for all Premium Finance Cases*****
Symetra	Not required but Tax returns are required on face amounts above \$10,000,000
Transamerica	All ages: Face amounts at \$5,000,000 and above or underwriter discretion

Updated 4/6/23

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