

SUITABILITY QUICK REFERENCE GUIDE



	<u>Corebridge</u>	<u>Athene</u>	<u>Augustar</u>
Liquidity Guideline	6 months expenses No set guidelines	Under 59 1/2 should have at least 3 months expenses in non qualified assets liquid	Less than 25k heightened review
Maximum % of Net Worth in Annuities	More than 50% may receive a heightened review.	More than 50% will receive a heightened review, more than 70% may be declined.	65+ - 75% will be declined, 50% will be heightened review
Prohibited if contract being replaced is:	Less than 2 years old	Any replacement - either full or partial - of an annuity less than 2 years old, will be declined if replacing policy is a 3 year annual rest, replacement will be declined prior to anniversary. Guaranteed interest rate is 5% or higher	Less than 1 year
Guidelines for Surrender Charge	Surrender Charges 3% or greater will be declined.	Up to 6% surrender loss. Client and producer letter required for over 2%. Reviewed case by case. No loss accepted in CA. MN - no surrender charges allowed on policy being replaced.	Surrender charge with 2% net loss will likely be declined
Forfeiting an Enhanced Value-Income or Death Benefit	No stated guidelines, has not been a decline trigger	DEATH BENEFIT LOSS Fixed, FIA and RILA Replacement 69 and under - max variance of 20% 70-74 - max variance of 10% 75 and above - max variance of 6% Income Rider Loss- Replacements of an annuity with an Athene annuity where the income rider loss, after any applicable Athene premium bonus, exceeds 75%	Income replacement will require heightened review.
Pre-Approval	No	No	No
Large Case Review/Process	Aggregate premium for each individual more than \$2 million, form available.	Aggregate premium for the household \$2 million and above, form available.	Orionshield w/bonus excess of 1.5 million. Orionshield without bonus excess of 2 million.

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Delaware Life

F&G

Guaranty Life

Liquidity Guideline	If anticipated premium is more than 50% of the owner's Liquid Assets and/or Income is less than \$25,000 and Net Worth is less than \$500,000, will receive a heightened review More than 50% will receive a heightened review, more than 70% may be declined.	Less than \$20,000 will be declined; If employed/retired 6 months expense; if unemployed 12 months expenses More than 65% will require a letter from the owner stating the reasons for the purchase of the annuity	Less than \$25,000 may be declined. Annual income less than \$25,000 will be declined. Net Worth less than \$50,000 will be declined
Maximum % of Net Worth in Annuities	More than 65% will require a letter from the owner stating the reasons for the purchase of the annuity.	Annuities funded out of liquid assets: 65+ may not be greater than 50% Under 65 may not be greater than 75%	No set guidelines
Prohibited if contract being replaced is:	Less than 1 year old	Full or partial replacements of life No insurance or annuities less than 3 years will be declined.	Less than 2 years
Guidelines for Surrender Charge	Some loss at issue may be accepted but will be reviewed on a case-by-case basis.	More than 5% WILL be declined For VA replacements, may be able to accept up to 6%* Will take the Bonus Recapture into consideration and will look at the breakdown of the full difference in value	Bonus products cannot have more than 2% net loss. Non bonus products cannot have more than 5% net loss
Forfeiting an Enhanced Value-Income or Death Benefit	No stated guidelines, has not been a decline trigger	No stated guidelines, has not been a decline trigger	No stated guidelines, has not been a decline trigger
Pre-Approval	No	No	No
Large Case Review/Process	For all contracts in excess of \$1 million, form available.	\$2,500,000 for accumulation products \$2,000,000 for fixed indexed products w/ income rider or \$1,000,000 for fixed indexed products w/ death benefit and all other products	GGP/Growth Builder - 5 to 10 million needs pre-approval. Over 10 million contact GILICO sales

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Nationwide

North American

Security Benefit

Liquidity Guideline	At least 4-6 months expenses	Minimum of 6-12 months expenses liquid	Under age 65 = \$30,000 Age 65+ = \$70,000
Maximum % of Net Worth in Annuities	More than 65% will require additional information regarding the owner's financial needs/objectives	More than 50% receives heightened review	75%
Prohibited if contract being replaced is:	Less than 3 year old may be No declined	Less than 3 years old (5 years for MN & CA) receives a heightened review and will likely be declined.	Less than 1 year old
Guidelines for Surrender Charge	Surrender charges of 3% or greater will receive a heightened review.	Up to 5% net loss consideration. Up to 10% net loss consideration for NAC Benefit Solutions	Bonus has to cover all surrender charges
Forfeiting an Enhanced Value-Income or Death Benefit	No stated guidelines, has not been a decline trigger, will want to understand why the owner is giving up the existing benefit	No stated guidelines, has not been a decline trigger, will want to understand why the owner is giving up the existing benefit	Will not accept a replacement if the owner is giving up an income rider or death benefit value 15% more than the accumulated value.
Pre-Approval	No	Yes, available on North American website	Yes, form available
Large Case Review/Process	Premium for on application is over \$3 million, form available.	Contact RM for details, no prior approval needed up to \$3 million	SG/SG 7 Age 0-75 excess of 3 million. Age 76+ 2 million. SG Plus Age 0-75 excess of 2.5 million. Age 76+ 1.5 million.

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