BANKRUPTCY GUIDELINES

Carrier	Term Insurance	Permanent Insurance
AIG	Will consider after 2 years of discharge	Chapter 13 - Once debt payments are being made can consider with debt schedule and complete financials. Chapter 7 - If discharged < 12 months ago, prospect must be working full-time and provide a pay stub.
AXA	Case by Case - Please Consult an AXA Underwriter	Case by Case - Please Consult an AXA Underwriter
Brighthouse Financial	Possible subject to Full Financials and Details on the repayment	Possible subject to Full Financials and Details on the repayment
Foresters Financial	Possible with discharge or favorable financials and on a payment schedule	Possible with discharge or favorable financials and on a payment schedule
Global Atlantic	Will consider with full financials including payment schedule	Will consider with full financials including payment schedule
John Hancock	Will consider with full financials including payment schedule	Will consider with full financials including payment schedule
Lincoln Financial	Will consider with full financials including payment schedule	Will consider with full financials including payment schedule
Minnesota Life	Individual Consideration for possible Offer	Individual Consideration for possible Offer
Mutual of Omaha	Possible subject to fully discharged, full financial disclosure and details on the repayment	Possible subject to fully discharged, full financial disclosure and details on the repayment
Principal	Please contact your underwriter on each potential case	Please contact your underwriter on each potential case
Protective	Need to be discharged for at least 1 year - 2 years if self employed	Need to be discharged for at least 1 year - 2 years if self employed
Symetra	Need to be discharged for at least 1 year	Need to be discharged for at least 1 year
Transamerica	New insurance may be considered (pre-discharge) on an individual using income replacement factors in Chapter 13, after carefully reviewing the total life insurance already in force and applied for, and net available income left after filing. Chapter 13 · Individual must have regular employment and amount of debt (secured and unsecured) must not exceed a stated maximum amount. ****** Multiple bankruptcies will be subject to 2-5 year waiting period	New insurance may be considered (pre-discharge) on an individual using income replacement factors in Chapter 13, after carefully reviewing the total life insurance already in force and applied for, and net available income left after filing. Chapter 13 · Individual must have regular employment and amount of debt (secured and unsecured) must not exceed a stated maximum amount.****** Multiple bankruptcies will be subject to 2-5 year waiting period
Voya	N/A	Possible with discharge or favorable financials and on a payment schedule

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