

ESTATE GROWTH GUIDELINES

Carrier	Ages	Growth Rate	Duration
AIG	<65	6%	Life Expectancy
	65 & Over		Life Expectancy or 10 years, whichever is less
AXA	<70	7%	75% of Life Expectancy
	70 - 79	6%	
	80 & Over	2%	
Brighthouse Financial	18 - 70	7%	75% of Life Expectancy or 25 years, whichever is less
	71 - 79	5%	75% of Life Expectancy or 10 years, whichever is less
	80 & Over	0%	No growth, should be less than 50% of NW
Foresters Financial	<60	8%	15 years
	61-70	6%	10 years
	>70	5%	7 years
Global Atlantic	<55	6%	15 years
	55 - 66		10 years
	67 - 70		5 years
	71 & Over		2 years
John Hancock	All ages	5% - 7%	75% of Life Expectancy or 20 years, whichever is less
Lincoln Financial	<80	6%	75% of Life Expectancy or 25 years, whichever is less.
	80 & Over		No growth factor
Minnesota Life	<51	6%	20 years
	51 - 65		15 years
	66 - 70		10 years
	71 - 75		8 years
	76 & Over	Varies	Individual Consideration
Mutual of Omaha	<56	6%	20 years
	56 - 70		15 years
	71 & Over	0%	No growth, should not exceed 50% of current NW.
Principal Financial	<71	6%	75% of Life Expectancy or 20 years, whichever is less
	71 - 80		75% of LE or ten years, whichever is less
	81 & Over	0%	No growth, should not exceed 50% of current NW
Protective Life	<40	6%	20 years
	41 - 60		15 years
	61 - 70		10 years
	71 & Over	5%	7 years
Symetra	<61	6%	10 years x 1.8
	61 - 65		8 years x 1.6
	66 - 70		6 years x 1.4
	71 - 80		3 years x 1.2
Transamerica	<66	7%	15 years
	66 - 75		10 years
	75 & Over		7 years
Voya	All Ages	4% - 6%	Life Expectancy or 20 years, whichever is less