

INCOME REPLACEMENT FACTORS BY AGE

**For all ages above 75, please contact the home office for individual consideration.*

CARRIER	<30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71+
American General	25x	25x	25x	20x	20x	15x	10x	10x	5x	Contact H.O.
American National	20-30x	20-30x	20-30x	15-20x	15-20x	10-15x	10-15x	8x	5x	Contact H.O.
Accordia	25x	23x	23x	18x	18x	14x	14x	10x	7x	7x
AXA	30x	30x	30x	25x	20x	20x	15x	10x	10x	5x
Genworth	30x	30x	30x	20x	20x	15x	15x	10x	Contact H.O.	Contact H.O.
John Hancock	30x	25x	25x	20x	20x	15x	15x	10x	5x	Contact H.O.
Legal and General**	28x	28x	28x	20x	20x	18x	15x	15x	5-10x	Contact H.O.
Lincoln Financial	30x	30x	25x	25x	20x	20x	20x	10x	5x	5x
MetLife	30x	30x	30x	25x	20x	20x	15x	10x	10x	5x
Minnesota	30x	25x	25x	20x	20x	15x	10x	10x	Contact H.O.	Contact H.O.
Mutual of Omaha	25x	25x	25x	20x	20x	15x	10x	10x	7x	Contact H.O.
Nationwide	30x	25x	25x	20x	20x	15x	15x	10x	10x	5x
Principal	30x	30x	25x	25x	20x	20x	15x	10x	5x	1x
Protective	30x	30x	30x	20x	20x	15x	15x	10x	6x	Contact H.O.
Prudential	35x	35x	35x	25x	25x	20x	20x	10x	10x	5x
SBLI	30x	25x	25x	20x	20x	15x	15x	10x	7x	Contact H.O.
Symetra	20-30x	25x	25x	20x	20x	15x	10x	10x	5x	Contact H.O.
Transamerica	30x	30x	25x	25x	20x	15x	10x	10x	5x	Contact H.O.

***Factors assume single with no dependents*

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