



# Benefit Limits at a Glance

Coverage Type	Annuity
Alabama <sup>1</sup>	250,000
Alaska	250,000 <sup>2</sup>
Arizona	100,000
Arkansas	300,000
California <sup>3</sup>	250,000
Colorado	250,000
Connecticut	500,000
Delaware	250,000
DC	300,000
Florida	300,000**
Georgia	300,000**
Hawaii	250,000
Idaho	250,000
Illinois	250,000
Indiana	100,000
Iowa	250,000
Kansas	250,000
Kentucky	250,000
Louisiana	250,000
Maine	250,000
Maryland	250,000
Massachusetts	100,000
Michigan	250,000
Minnesota	250,000 <sup>4</sup>

Coverage Type	Annuity
Mississippi	100,000
Missouri	100,000
Montana	250,000
Nebraska	250,000
Nevada	100,000
New Hampshire	100,000
New Jersey	500,000**
New Mexico	250,000
New York	500,000
North Carolina	300,000
North Dakota	250,000
Ohio	250,000
Oklahoma	300,000
Oregon	250,000
Pennsylvania	300,000**
Puerto Rico	100,000
Rhode Island	250,000
South Carolina	300,000
South Dakota	250,000
Tennessee	250,000
Texas	250,000
Utah	250,000
Vermont	250,000
Virginia	250,000
Washington	500,000
West Virginia	250,000
Wisconsin	300,000
Wyoming	250,000

<sup>1</sup> Changes effective 1/1/2013.

<sup>2</sup> Structured settlement annuities and individuals in governmental retirement plans are covered at \$100,000 benefit level.

<sup>3</sup> Benefits for life insurance and annuity policies in California are covered at 80% of the contractual obligation, subject to the statutory limits.

<sup>4</sup> The \$250,000 limit is for annuity net cash surrender and net cash withdrawal values; if annuitized, the benefit limit is \$410,000.

\*\* Guaranty association provides \$300,000 (or \$500,000 in New Jersey) coverage if annuity is in payout status; if not in payout status, the cash value limit is \$100,000 (in Florida and Georgia the cash value limit is \$250,000).

THIS CHART, ALTHOUGH BELIEVED TO BE CORRECT AS OF THE DATE INDICATED, IS BASED ON THE MOST CURRENT STATUTORY MATERIALS AVAILABLE ON LINE TO NOLHGA, AND HAS NOT BEEN REVIEWED BY ANY GUARANTY ASSOCIATION. THIS CHART IS NOT INTENDED AS LEGAL ADVICE; NO LIABILITY IS ASSUMED IN CONNECTION WITH ITS USE. USERS SHOULD SEEK ADVICE FROM A QUALIFIED ATTORNEY AND SHOULD NOT RELY ON THIS COMPILATION WHEN CONSIDERING ANY QUESTIONS RELATING TO GUARANTY ASSOCIATION COVERAGE.