

CARRIER REINSURANCE AND RETENTION INFORMATION

AIG/AMERICAN GENERAL

Age	UL						TERM					
	Jumbo	Auto-Bind				Retention	Jumbo	Auto-Bind				Retention
		STD or Better	T1-4	T5-8	T9-16			STD or Better	T1-4	T5-8	T9-16	
0-70	\$65,000,000	\$60,000,000	\$60,000,000	\$22,500,000	\$17,500,000	\$10,000,000	\$65,000,000	\$41,000,000	\$41,000,000	\$16,000,000	\$0	\$3,500,000
71-75	\$65,000,000	\$30,000,000	\$30,000,000	\$11,500,000	\$7,000,000	\$6,000,000	\$65,000,000	\$15,500,000	\$15,500,000	\$0	\$0	\$2,000,000
76-80	\$65,000,000	\$30,000,000	\$15,000,000	\$7,000,000	\$0	\$6,000,000	\$65,000,000	\$10,500,000	\$7,500,000	\$0	NA	\$2,000,000
81-85	\$50,000,000	\$15,000,000	\$0	\$0	\$0	\$4,000,000	\$25,000,000	\$10,500,000	NA	NA	NA	NA
86-89	\$25,000,000	\$5,000,000	\$0	\$0	\$0	\$4,000,000	\$25,000,000	\$2,500,000	NA	NA	NA	NA

Important: For joint life cases, age is determined by the youngest or healthiest insured (whichever is more beneficial). Determine any previously retained amount on both insureds, as this amount needs to be considered when determining total retention available.

AXA

UL				SUL				TERM			
Age	Jumbo	Auto-Bind	Retention	Age	Jumbo	Auto-Bind	Retention	Age	Jumbo	Auto-Bind	Retention
0-65	\$65,000,000	\$45,000,000	\$20,000,000	20-70	\$65,000,000	\$40,000,000	\$25,000,000	0-65	\$65,000,000	\$45,000,000	\$20,000,000
66-70	\$65,000,000	\$45,000,000	\$20,000,000	71-75	\$55,000,000	\$40,000,000	\$15,000,000	66-70	\$65,000,000	\$45,000,000	\$20,000,000
71-75	\$45,000,000	\$30,000,000	\$15,000,000	76-80	\$30,000,000	\$20,000,000	\$10,000,000	71-75	\$45,000,000	\$30,000,000	\$15,000,000
76-80*	\$20,000,000	\$10,000,000	\$10,000,000	81-85	\$25,000,000	\$20,000,000	\$5,000,000	76-80	\$20,000,000	\$10,000,000	\$10,000,000
81-85*	\$5,000,000	\$0	\$5,000,000	86-90**	\$0	\$0	\$2,500,000	81-85	\$5,000,000	\$0	\$5,000,000

* No substandard issue above age 75

** Retention from 86-90 limited to standard or better risk classes.

BRIGHTHOUSE FINANCIAL

UL					TERM					
Age	Rate Class	Jumbo	Auto-Bind	Retention	Age	Jumbo	Auto-Bind		Retention	
						All Classes	TD or Better	TE - TP	TD or Better	TE - TP
0-17	Std to T-C	\$65,000,000	\$20,000,000	\$7,000,000	18-75	\$65,000,000	\$60,000,000	\$30,000,000	\$20,000,000	\$15,000,000
	above Table D	\$65,000,000	\$10,000,000	\$5,000,000	76-80	\$65,000,000	\$25,000,000	\$12,500,000	\$7,000,000	\$3,500,000
18-75	Std to T-D	\$65,000,000	\$60,000,000	\$20,000,000	81-85*	\$30,000,000	\$10,000,000	\$0	\$4,000,000	\$2,000,000
	T-E thru TH	\$65,000,000	\$30,000,000	\$15,000,000						
	T-I thru T-P	\$65,000,000	\$25,000,000	\$15,000,000						
76-80	Std to T-D	\$65,000,000	\$25,000,000	\$7,000,000						
	T-E thru TH	\$65,000,000	\$12,500,000	\$3,500,000						
	T-I thru T-P	\$65,000,000	\$12,500,000	\$3,500,000						
81-85*	Std to T-D	\$30,000,000	\$10,000,000	\$4,000,000						
	T-E thru TH	\$30,000,000	\$0	\$2,000,000						
	T-I thru T-P	\$30,000,000	\$0	\$2,000,000						

*Autobind/Jumbo Limits for Ages 81-85 are limited to Table H.

FORESTERS FINANCIAL

ALL PRODUCTS					
Age	Jumbo	Auto-Bind	Retention		
	Jumbo	Auto-Bind	(STD - T4)	(T5 - T12)	(T13 & Up)
0-60	\$10,000,000	\$5,000,000	\$500,000	\$500,000	\$500,000
61-70	\$10,000,000	\$5,000,000	\$500,000	\$400,000	\$250,000
71-85	\$10,000,000	\$2,500,000	\$250,000	\$200,000	\$125,000

GLOBAL ATLANTIC

UL				SUL			TERM			
Age	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Age	Jumbo	Auto-Bind	Retention
0-9	\$0	\$15,000,000	\$3,000,000	\$0	\$15,000,000	\$3,000,000	18-75	\$65,000,000	\$40,000,000	\$2,000,000
10-75	\$65,000,000	\$50,000,000	\$10,000,000	\$65,000,000	\$50,000,000	\$10,000,000				
76-80	\$45,000,000	\$45,000,000	\$6,000,000	\$40,000,000	\$40,000,000	\$6,000,000				
81-85	\$25,000,000	\$20,000,000	\$4,000,000	\$25,000,000	\$20,000,000	\$4,000,000				

Updated 05/14/2018.

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

CARRIER REINSURANCE AND RETENTION INFORMATION

JOHN HANCOCK

Age	UL			SUL			TERM		
	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	*Retention	Jumbo	Auto-Bind	Retention
0-70	\$65,000,000	\$65,000,000	\$30,000,000	\$65,000,000	\$65,000,000	\$35,000,000	\$65,000,000	\$55,000,000	\$30,000,000
71-75	\$65,000,000	\$61,000,000	\$25,000,000	\$65,000,000	\$65,000,000	\$30,000,000	\$65,000,000	\$46,000,000	\$25,000,000
76-80	\$65,000,000	\$25,000,000	\$20,000,000	\$65,000,000	\$55,000,000	\$25,000,000	\$65,000,000	\$35,000,000	\$20,000,000
81-85	\$50,000,000	\$25,000,000	\$10,000,000	\$50,000,000	\$27,500,000	\$12,500,000			
86-90	\$50,000,000	\$0	\$7,500,000	\$50,000,000	\$0	\$10,000,000			

*One life 0-80 and the other 81-90; Internal Retention = \$20,000,000

LINCOLN FINANCIAL

Age	UL/SUL			TERM		
	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention
0-75	\$65,000,000	\$60,000,000	\$20,000,000	\$65,000,000	\$60,000,000	\$10,000,000
76-80	\$65,000,000	\$50,000,000	\$10,000,000	\$65,000,000	\$50,000,000	\$5,000,000
81-85	\$50,000,000	\$25,000,000	\$0			

*Auto-Bind ages 81-85 has a maximum rating of Table 4 (200%)

MUTUAL OF OMAHA: ALL PRODUCTS

Age	Jumbo		Auto-Bind		Retention	
	Through T6	Table 7 & Up	Through T6	Table 7 & Up	Through T6	Table 7 & Up
0-80	\$65,000,000	\$65,000,000	\$50,000,000	\$25,000,000	\$5,000,000	\$2,500,000
81-85	\$25,000,000	\$0	\$5,000,000	Facultative Only	\$500,000	\$0

Important: Flat Extras above \$15 per \$1000 use Table 7 & Up limits

NATIONWIDE

INDIVIDUAL PRODUCTS							SURVIVORSHIP PRODUCTS						
Age	Jumbo		Auto-Bind		Retention		Age	Jumbo		Auto-Bind		Retention	
	Through TC	TD & Up	Through TC	TD & Up	Through TC	TD & Up		Through TC	TD & Up	Through TC	TD & Up	Through TC	TD & Up
0-24	\$30,000,000		\$25,000,000		Contact AIN UW		0-24	\$65,000,000		\$25,000,000		Contact AIN UW	
25-70	\$65,000,000	Contact	\$50,000,000	Contact	\$5,000,000	Contact	25-70	\$65,000,000	Contact	\$50,000,000	Contact	\$5,000,000	Contact
71-75	\$65,000,000	Nationwide or	\$15,000,000	Nationwide or	Contact AIN UW	Nationwide or	71-75	\$65,000,000	Nationwide or	\$15,000,000	Nationwide or	Contact AIN UW	Nationwide or
76-80	\$35,000,000	AIN Underwriters	\$5,000,000	AIN Underwriters	Contact AIN UW	AIN Underwriters	76-80	\$65,000,000	AIN Underwriters	\$5,000,000	AIN Underwriters	Contact AIN UW	AIN Underwriters
81+	\$15,000,000	for details	\$1,000,000	for details	Contact AIN UW	for details	81+	\$65,000,000	for details	\$1,000,000	for details	Contact AIN UW	for details

NEW YORK LIFE: SINGLE LIFE PRODUCTS

Age	WHOLE LIFE			NO LAPSE GUARANTEE UL			TERM			CURRENT ASSUMPTION UL		
	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention
0-60	\$65,000,000	\$0	\$40,000,000	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$50,000,000	\$0	\$65,000,000	\$50,000,000	\$0
61-65	\$65,000,000	\$0	\$30,000,000	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$50,000,000	\$0	\$65,000,000	\$50,000,000	\$0
66-75	\$65,000,000	\$0	\$20,000,000	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$30,000,000	\$0	\$65,000,000	\$25,000,000	\$0
76-79	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$0	\$7,500,000	\$65,000,000	\$0	\$0	\$65,000,000	\$12,500,000	\$0
80-85	\$65,000,000	\$0	\$5,000,000	\$65,000,000	\$0	\$5,000,000	\$65,000,000	\$0	\$0	\$65,000,000	\$10,000,000	\$0
86 & Up	\$65,000,000	\$0	\$5,000,000	\$65,000,000	\$0	\$5,000,000	\$65,000,000	\$0	\$0	\$65,000,000	\$5,000,000	\$0

NEW YORK LIFE: SURVIVORSHIP PRODUCTS

Age	SURVIVORSHIP WHOLE LIFE			NO LAPSE GUARANTEE SUL			CURRENT ASSUMPTION SUL			ACCUMULATOR SVUL		
	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention
0-60	\$65,000,000	\$0	\$50,000,000	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$50,000,000	\$0	\$65,000,000	\$50,000,000	\$0
61-65	\$65,000,000	\$0	\$40,000,000	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$50,000,000	\$0	\$65,000,000	\$50,000,000	\$0
66-75	\$65,000,000	\$0	\$30,000,000	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$30,000,000	\$0	\$65,000,000	\$30,000,000	\$0
76-79	\$65,000,000	\$0	\$15,000,000	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$17,500,000	\$0	\$65,000,000	\$16,700,000	\$0
80-85	\$65,000,000	\$0	\$7,500,000	\$65,000,000	\$0	\$7,500,000	\$65,000,000	\$16,300,000	\$0	\$65,000,000	\$12,500,000	\$0
86 & Up	\$65,000,000	\$0	\$7,500,000	\$65,000,000	\$0	\$7,500,000	\$65,000,000	\$7,500,000	\$0	\$65,000,000	\$0	\$0

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CARRIER REINSURANCE AND RETENTION INFORMATION

PRINCIPAL: SINGLE LIFE PRODUCTS

Age	Jumbo Limits					Auto Bind Limits					Retention				
	STD or Better	T 1 - 3	T 4 - 6	T 7 - 10	T 11 - 16	STD or Better	T 1 - 3	T 4 - 6	T 7 - 10	T 11 - 16	STD or Better	T 1 - 3	T 4 - 6	T 7 - 10	T 11 - 16
0-75	\$65,000,000	\$65,000,000	\$65,000,000	\$40,000,000	\$20,000,000	\$50,000,000	\$50,000,000	\$50,000,000	\$25,000,000	\$10,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$2,500,000	\$2,500,000
76-80	\$40,000,000	\$40,000,000	\$40,000,000	\$30,000,000	\$20,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$6,250,000	\$0	\$2,500,000	\$2,500,000	\$2,500,000	\$1,250,000	\$1,250,000
81-85	\$12,500,000	\$10,000,000	\$0	\$0	\$0	\$10,000,000	\$5,000,000	\$0	\$0	\$0	\$1,250,000	\$1,250,000	\$0	\$0	\$0
86-90	\$12,500,000	\$10,000,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,250,000	\$1,250,000	\$0	\$0	\$0

Important: Principal may be able to offer "Enhanced Retention" of \$10MM on the following Single Life products: Term, UL Flex, UL Provider Edge, UL Accumulator, IUL Flex, IUL Accumulator, VUL Income

PRINCIPAL: SURVIVORSHIP PRODUCTS

Age	Jumbo Limits					Auto Bind Limits					Retention				
	STD or Better	T 1 - 3	T 4 - 6	T 7 - 10	T 11 - 16	STD or Better	T 1 - 3	T 4 - 6	T 7 - 10	T 11 - 16	STD or Better	T 1 - 3	T 4 - 6	T 7 - 10	T 11 - 16
0-75	\$65,000,000	\$65,000,000	\$65,000,000	\$40,000,000	\$20,000,000	\$50,000,000	\$50,000,000	\$50,000,000	\$25,000,000	\$10,000,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000,000	\$4,000,000
76-80	\$40,000,000	\$40,000,000	\$40,000,000	\$30,000,000	\$20,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$6,250,000	\$0	\$4,000,000	\$4,000,000	\$4,000,000	\$2,500,000	\$2,500,000
81-85	\$12,500,000	\$10,000,000	\$0	\$0	\$0	\$10,000,000	\$5,000,000	\$0	\$0	\$0	\$1,250,000	\$1,250,000	\$0	\$0	\$0
86-90	\$12,500,000	\$10,000,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,250,000	\$1,250,000	\$0	\$0	\$0

PROTECTIVE

Age	Term and UL					SUL					Survivorship Term				
	Jumbo		Auto-Bind		Retention	Jumbo		Auto-Bind		Retention	Jumbo		Auto-Bind		Retention
	All Classes	Std to T-4	T-5 to T-8	Std to T-4	T-5 to T-8	All Classes	Std to T-4	Std to T-4	T-5 to T-8	All Classes	All Classes	Std to T-4	T-5 to T-8	Std to T-4	T-5 to T-8
0-75	\$65,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$5,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$50,000,000	\$40,000,000	\$40,000,000	\$2,000,000	\$2,000,000
76-80	\$65,000,000	\$25,000,000	\$12,500,000	\$2,500,000	\$1,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$40,000,000	\$2,500,000	\$50,000,000	\$40,000,000	\$33,666,667	\$2,000,000	\$2,000,000
81-85	\$50,000,000	\$12,500,000	\$0	\$750,000	\$0	\$50,000,000	\$12,500,000	\$12,500,000	\$0	\$1,000,000	\$35,000,000	\$10,000,000	\$0	\$0	\$0

SECURIAN FINANCIAL

Age	UL/TERM							SUL									
	Jumbo		Auto-Bind		Retention			Age	Jumbo		Auto-Bind			Retention			
	All Classes	STD - T4	T5 - T8	T9 - T16	STD - T4	T5 - T8	T9 - T16		All Classes	STD - T4	T5 - T8	T9 - T16	STD - T4	T5 - T8	T9 - T16		
0-75	\$65,000,000	\$50,000,000	\$50,000,000	Facultative	\$5,000,000	\$5,000,000	\$2,500,000	0-75	\$65,000,000	\$50,000,000	\$50,000,000	Facultative	\$7,500,000	\$7,500,000	\$7,500,000		
76-80	\$65,000,000	\$30,000,000	\$30,000,000	Facultative	\$2,500,000	\$2,500,000	\$1,500,000	76-80	\$65,000,000	\$30,000,000	\$30,000,000	Facultative	\$5,000,000	\$5,000,000	\$2,500,000		
81-85	\$50,000,000	\$5,000,000	Facultative	Facultative	\$1,500,000	\$0	\$0	81-85	\$50,000,000	\$5,000,000	Facultative	Facultative	\$2,500,000	\$0	\$0		
Athletes	Facultative		Facultative	Facultative	\$2,500,000	\$2,500,000	\$2,500,000	20-70 w/Un.		\$50,000,000	Facultative	Facultative	\$5,000,000	\$0	\$0		
								71-80 w/Un.		\$30,000,000	Facultative	Facultative	\$2,500,000	\$0	\$0		
								81-85 w/Un.		Facultative	Facultative	Facultative	\$0	\$0	\$0		

SYMETRA - UL & SUL

Age	SUL									UL							
	Jumbo		Auto-Bind			Retention				Jumbo		Auto-Bind			Retention		
	All Classes	Std or Better	T1-T4	T5-T8	T9-T16	T4 or Better	T5-T8	T9-T16	All Classes	Std or Better	T1-T4	T5-T8	T4 or Better	T5-T8	T9-T16		
0-70	\$65,000,000	\$35,000,000	\$35,000,000	\$25,000,000	\$1,000,000	\$6,000,000	\$2,000,000	\$1,000,000	\$65,000,000	\$35,000,000	\$35,000,000	\$25,000,000	\$5,000,000	\$3,500,000	\$1,500,000		
71-80	\$65,000,000	\$35,000,000	\$35,000,000	\$15,000,000	\$1,000,000	\$6,000,000	\$2,000,000	\$1,000,000	\$65,000,000	\$35,000,000	\$35,000,000	\$15,000,000	\$5,000,000	\$3,500,000	\$1,500,000		
81-85	\$40,000,000	\$15,000,000	\$7,500,000	Facultative	Facultative	\$2,000,000	Facultative	Facultative	\$40,000,000	\$15,000,000	\$7,500,000	\$750,000	\$1,500,000	\$750,000	\$750,000		

SYMETRA - TERM

Age	TERM								
	Jumbo		Auto-Bind			Retention			
	All Classes	Std or Better	T1-T4	T5-T8	Std or Better	T1-T4	T5-T8	T9-T16	
15-70	\$65,000,000	\$25,000,000	\$25,000,000	\$15,000,000	\$5,000,000	\$5,000,000	\$3,500,000	\$1,500,000	
71-80	\$40,000,000	\$10,000,000	\$10,000,000	\$1,000,000	\$5,000,000	\$5,000,000	\$3,500,000	\$1,500,000	

CARRIER REINSURANCE AND RETENTION INFORMATION

TRANSAMERICA

Single Life, Term and Permanent									
	Std to T-D			Table E - Table H			Table J - Table P		
Age	Retention	Autobind	Auto Issue	Retention	Autobind	Auto Issue	Retention	Autobind	Auto Issue
0-15	\$10,000,000	\$0	\$10,000,000	\$0	\$0	\$0	\$0	\$0	\$0
16-17	\$10,000,000	\$45,000,000	\$60,000,000	\$10,000,000	\$20,000,000	\$30,000,000	\$7,500,000	\$0	\$7,500,000
18-65	\$10,000,000	\$45,000,000	\$60,000,000	\$10,000,000	\$20,000,000	\$30,000,000	\$7,500,000	\$0	\$7,500,000
66-75	\$10,000,000	\$30,000,000	\$45,000,000	\$7,500,000	\$15,000,000	\$22,500,000	\$4,500,000	\$0	\$4,500,000
76-80	\$10,000,000	\$15,000,000	\$30,000,000	\$7,500,000	\$7,500,000	\$15,000,000	\$0	\$0	\$0
81-85	\$7,500,000	\$7,500,000	\$15,000,000	\$0	\$0	\$0	\$0	\$0	\$0

VOYA

	UL/SUL: T4 or Better			UL/SUL: T5 - T8			UL/SUL: T9 - T16		
Age	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention
0-70*	\$65,000,000	\$65,000,000	\$5,000,000	\$65,000,000	\$49,500,000	\$4,000,000	\$65,000,000	\$16,500,000	\$1,000,000
71-75*	\$65,000,000	\$55,000,000	\$5,000,000	\$65,000,000	\$3,300,000	\$3,000,000	\$65,000,000	\$0	\$0
76-80*	\$65,000,000	\$33,000,000	\$3,000,000	\$65,000,000	\$0	\$0	\$65,000,000	\$0	\$0
81-85*	\$50,000,000	\$22,000,000	\$2,000,000	\$50,000,000	\$0	\$0	\$50,000,000	\$0	\$0

** These limits apply for Table 4(or better) risk classes

ZURICH

ALL PRODUCTS/CLASSES	
Age	Retention Only
0-80	\$20,000,000
81-85	\$5,000,000