

CARRIER REINSURANCE AND RETENTION INFORMATION

AIG

Age	UL						TERM					
	Auto-Bind			Retention			Auto-Bind			Retention		
	Jumbo	STD or Better	T1-4	T5-8	T9-16	Retention	Jumbo	STD or Better	T1-4	T5-8	T9-16	Retention
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
71-85	-	-	-	-	-	-	-	-	-	-	-	-

EQUITABLE

Age	UL			Age	SUL			Age	TERM		
	Jumbo	Auto-Bind	Retention		Jumbo	Auto-Bind	Retention		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	\$65,000,000	\$40,000,000	\$15,000,000	66-70	\$65,000,000	\$45,000,000	\$20,000,000
71-75	\$65,000,000	\$30,000,000	\$15,000,000	76-80	\$65,000,000	\$20,000,000	\$10,000,000	71-75	\$65,000,000	\$30,000,000	\$15,000,000
76-80*	\$65,000,000	\$10,000,000	\$10,000,000	81-85	\$50,000,000	\$20,000,000	\$5,000,000	76-80	\$65,000,000	\$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 standard issue above age 75

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

*** Retention is reduced on ratings above Table C

FORESTERS FINANCIAL

Age	ALL PRODUCTS				
	Jumbo	Auto-Bind	Retention		
			(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

Age	UL			SUL			TERM			
	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	
0-9	\$0	\$15,000,000	\$3,000,000	\$0	\$15,000,000	\$3,000,000				
10-70	\$65,000,000	\$50,000,000	\$10,000,000	\$65,000,000	\$50,000,000	\$10,000,000	18-70	\$65,000,000	\$40,000,000	\$2,000,000
71-85	-	-	-	-	-	-				

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	\$65,000,000	\$30,000,000
71-75	\$65,000,000	\$65,000,000	\$25,000,000	\$65,000,000	\$65,000,000	\$30,000,000	\$65,000,000	\$65,000,000	\$25,000,000
76-80	\$65,000,000	\$60,000,000	\$20,000,000	\$65,000,000	\$65,000,000	\$25,000,000	\$65,000,000	\$60,000,000	\$20,000,000
81-90	-	-	-	-	-	-	-	-	-

LINCOLN FINANCIAL

Age	UL/SUL					TERM				
	Auto-Bind		Retention			Auto-Bind		Retention		
	All Classes	T4 or Better	T5 and Up	T4 or Better	T5 and Up	All Classes	T4 or Better	T5 and Up	T4 or Better	T5 and Up
0-65	\$65,000,000	\$60,000,000	\$30,000,000	\$5,000,000	-	\$65,000,000	\$60,000,000	\$30,000,000	\$5,000,000	-
66-75*	\$65,000,000	\$50,000,000	\$25,000,000	-	-	\$65,000,000	\$50,000,000	-	-	-
76-79*	\$65,000,000	\$50,000,000	\$25,000,000	-	-	\$65,000,000	-	-	-	-
80-85	-	-	-	-	-	-	-	-	-	-

* Clients age 66 - 79 must be Table 2 or better

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
0-70	\$65,000,000	\$65,000,000	\$50,000,000	\$25,000,000	\$5,000,000	\$2,500,000
71-85	-	-	-	-	-	-

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

CARRIER REINSURANCE AND RETENTION INFORMATION

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		0-24	\$65,000,000		\$25,000,000		Contact AIN	
25-70	\$65,000,000	Contact Nationwide or AIN Underwriters for details	\$50,000,000	Contact Nationwide or AIN Underwriters for details	\$5,000,000	Contact Nationwide or AIN Underwriters for details	25-70	\$65,000,000	Contact Nationwide or AIN Underwriters for details	\$50,000,000	Contact Nationwide or AIN Underwriters for details	\$5,000,000	Contact Nationwide or AIN Underwriters for details
71-75	\$65,000,000		\$15,000,000		Contact AIN		71-75	\$65,000,000		\$15,000,000		Contact AIN	
76-80	\$35,000,000		\$5,000,000		Contact AIN		76-80	\$65,000,000		\$5,000,000		Contact AIN	
81+	\$15,000,000		\$1,000,000		Contact AIN		81+	\$65,000,000		\$1,000,000		Contact AIN	

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	\$2,500,000	\$65,000,000	\$50,000,000	\$0	\$65,000,000	\$50,000,000	\$0
61-65	\$65,000,000	\$0	\$20,000,000	\$65,000,000	\$0	\$2,500,000	\$65,000,000	\$50,000,000	\$0	\$65,000,000	\$50,000,000	\$0
66-75	\$65,000,000	\$0	\$10,000,000	\$65,000,000	\$0	\$2,500,000	\$65,000,000	\$2,500,000	\$0	\$65,000,000	\$25,000,000	\$0
76-79	\$65,000,000	\$0	\$5,000,000	\$65,000,000	\$0	\$2,500,000	\$65,000,000	\$0	\$0	\$65,000,000	\$12,500,000	\$0
80 & Up	-	-	-	-	-	-	-	-	-	-	-	-

NEW YORK LIFE: SURVIVORSHIP PRODUCTS

Age	SURVIVORSHIP WHOLE LIFE			CURRENT ASSUMPTION SUL			VUL ACCUMULATOR II		
	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention
0-60	\$65,000,000	\$0	\$50,000,000	\$65,000,000	\$50,000,000	\$0	\$65,000,000	\$33,300,000	\$0
61-65	\$65,000,000	\$0	\$30,000,000	\$65,000,000	\$50,000,000	\$0	\$65,000,000	\$33,300,000	\$0
66-75	\$65,000,000	\$0	\$15,000,000	\$65,000,000	\$30,000,000	\$0	\$65,000,000	\$20,000,000	\$0
76-79	\$65,000,000	\$0	\$7,500,000	\$65,000,000	\$17,500,000	\$0	\$65,000,000	\$10,000,000	\$0
80 & Up	-	-	-	-	-	-	-	-	-

NORTH AMERICAN

ALL PRODUCTS				*Auto-Bind Limits available through the following underwriting classes:
Age	Jumbo	Auto-Bind*	Retention	
0-70	\$65,000,000	\$50,000,000	\$2,500,000	0-70: Table P
71-75	\$65,000,000	\$25,000,000	\$2,500,000	71-75: Table F
76-80	\$65,000,000	\$12,500,000	\$1,250,000	76-80: Table D
81-85	-	-	-	81-85: Table B

PRINCIPAL: SINGLE LIFE PRODUCTS

Age	Jumbo Limits					Auto Bind Limits					Retention*			
	STD or Better	T2 - T3	T4 - T6	T7 - T10	T11 - T16	STD or Better	T2 - T3	T4 - T6	T7 - T10	T11 - T16	Through T3	T3 - T6	T7 - T10	T11 - T16
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	\$10,000,000	\$10,000,000	\$5,000,000	\$5,000,000
76-80	\$40,000,000	\$40,000,000	\$40,000,000	\$0	\$0	\$25,000,000	\$25,000,000	\$25,000,000	\$0	\$0	\$5,000,000	\$5,000,000	\$0	\$0
81-85	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*All amounts are subject to product issue age limitations.

PRINCIPAL: SURVIVORSHIP PRODUCTS

Age	Jumbo Limits					Auto Bind Limits					Retention			
	STD or Better	T2 - T3	T4 - T6	T7 - T10	T11 - T16	STD or Better	T2 - T3	T4 - T6	T7 - T10	T11 - T16	Through T3	T3 - T6	T7 - T10	T11 - T16
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	\$12,500,000	\$12,500,000	\$8,000,000	\$8,000,000
76-80	\$40,000,000	\$40,000,000	\$40,000,000	\$0	\$0	\$25,000,000	\$25,000,000	\$25,000,000	\$0	\$0	\$8,000,000	\$8,000,000	\$0	\$0
81-85	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Updated 4/22/20.

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

CARRIER REINSURANCE AND RETENTION INFORMATION

PROTECTIVE																
Term and UL						SUL					Survivorship Term					
	Jumbo		Auto-Bind		Retention		Jumbo	1 Uninsurable Auto-Bind	Both Insurable Auto-Bind		Retention	Jumbo	Auto-Bind		Retention	
Age	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRUDENTIAL - TERM PRODUCTS											
Non-Smokers						Smokers					
	Jumbo		Auto-Bind		Retention*		Jumbo	Auto-Bind	Retention*		
Age	Thru TH	Thru TH	SNS & Up	TA - TD	TE - TH	Thru TH	Thru TH	SNS & Up	TA - TD	TE - TH	
0-65	\$65,000,000	\$40,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$65,000,000	\$65,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
66-70	\$65,000,000	\$40,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$65,000,000	\$65,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
71-75	\$65,000,000	\$35,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$65,000,000	\$65,000,000	\$10,000,000	\$10,000,000	\$10,000,000	

* Max retention on Term Essential is \$10MM if the case does not qualify for automatic reinsurance. Please consult the AIN Underwriting Team for additional details.

PRUDENTIAL - PERMANENT SINGLE LIFE PRODUCTS											
Non-Smokers						Smokers					
	Jumbo		Auto-Bind		Retention*		Jumbo	Auto-Bind	Retention*		
Age	Thru TH	Thru TH	SNS & Up	TA - TD	TE - TH	Thru TH	Thru TH	SNS & Up	TA - TD	TE - TH	
0-65	\$65,000,000	\$50,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$65,000,000	\$50,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
66-70	\$65,000,000	\$40,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$65,000,000	\$40,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
71-75	\$65,000,000	\$35,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$65,000,000	\$35,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
76-79	\$65,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$7,000,000	\$65,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$6,000,000	
80-90	-	-	-	-	-	-	-	-	-	-	

PRUDENTIAL - PERMANENT SURVIVORSHIP PRODUCTS															
Retention, Non-Smokers							Retention, One Smoker				Retention, Two Smokers				
	Jumbo		Auto-Bind		Retention			Jumbo	Auto-Bind	Retention		Jumbo	Auto-Bind	Retention	
Age	Thru TH	Thru TH	STD & Up	TA - TD	TE - TH	TI & Up	STD & Up	TA - TD	TE - TH	TI & Up	STD & Up	TA - TD	TE - TH	TI & Up	
18-65	\$65,000,000	\$50,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$7,000,000	
66-70	\$65,000,000	\$40,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$8,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$5,000,000	
71-75	\$65,000,000	\$30,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$7,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$5,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$4,000,000	
76-79	\$65,000,000	\$15,000,000	\$10,000,000	\$10,000,000	\$7,000,000	\$4,000,000	\$10,000,000	\$10,000,000	\$7,000,000	\$3,000,000	\$10,000,000	\$10,000,000	\$6,000,000	\$3,000,000	
80-85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Note: Capacity Limits for Prudential Survivorship products are determined by the highest rated insured

SECURIAN FINANCIAL																	
UL/TERM								SUL									
	Jumbo		Auto-Bind		Retention					Jumbo		Auto-Bind		Retention			
Age	All Classes	STD - T4	T5 - T8	T9 - T16	STD - T4	T5 - T8	T9 - T16	Age	All Classes	STD - T4	T5 - T8	T9 - T16	STD - T4	T5 - T8	T9 - T16		
0-70	\$65,000,000	\$50,000,000	\$50,000,000	\$0	\$5,000,000	\$5,000,000	\$2,500,000	19-70	\$65,000,000	\$50,000,000	\$50,000,000	\$0	\$7,500,000	\$7,500,000	\$7,500,000		
71-85	-	-	-	-	-	-	-	81-85	-	-	-	-	-	-	-		
Athletes		\$0	\$0	\$0	\$2,500,000	\$2,500,000	\$2,500,000	20-70 w/Unins.		\$50,000,000	-	-	-	-	-		
								71-85 w/Unins.		-	-	-	-	-	-		

SYMETRA																	
UL								TERM									
	Jumbo		Auto-Bind		Retention					Jumbo		Auto-Bind		Retention			
Age	All Classes	STD or Better	T1-T4	T5-T8	T4 or Better	T5-T8	T9-T16	Age	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	\$5,000,000	\$3,500,000	\$1,500,000	0-70	\$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	\$5,000,000	\$3,500,000	\$1,500,000	71-80	\$65,000,000	\$35,000,000	\$35,000,000	\$15,000,000	\$5,000,000	\$3,500,000	\$1,500,000		
81-85	-	-	-	-	-	-	-										

CARRIER REINSURANCE AND RETENTION INFORMATION

TRANSAMERICA

Single Life, Term and Permanent

Age	STD to TD			Table E - Table H		
	Retention	Autobind	Auto Issue	Retention	Autobind	Auto Issue
0-17	\$6,000,000	\$0	\$0	\$0	\$0	\$0
18-75	\$6,000,000	\$4,000,000	\$10,000,000	\$3,000,000	\$2,000,000	\$5,000,000
76-85	-	-	-	-	-	-

ZURICH

ALL PRODUCTS/CLASSES

Age	Retention Only
0-80	\$20,000,000
81-85	\$5,000,000