

# CARRIER REINSURANCE AND RETENTION INFORMATION

## AIG

Age	UL						TERM					
	Jumbo	Auto-Bind			Retention	Jumbo	Auto-Bind			Retention		
		STD or Better	T1-4	T5-8			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

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	\$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 substandard 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	
										Age
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				

## 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	\$65,000,000	\$20,000,000
81-85	\$50,000,000	\$30,000,000	\$10,000,000	\$50,000,000	\$32,500,000	\$12,500,000			
86-90	N/A	\$7,500,000	\$7,500,000	\$50,000,000	\$10,000,000	\$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	
		All Classes	T4 or Better	T5 and Up	T4 or Better		T5 and Up	All Classes	T4 or Better	T5 and Up
0-75	\$65,000,000	\$60,000,000	\$30,000,000	\$20,000,000	\$0	\$65,000,000	\$60,000,000	\$30,000,000	\$10,000,000	\$0
76-80	\$65,000,000	\$50,000,000	\$25,000,000	\$10,000,000	\$0	\$65,000,000	\$50,000,000	\$0	\$5,000,000	\$0
81-85	\$50,000,000	\$25,000,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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

# CARRIER REINSURANCE AND RETENTION INFORMATION

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

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

## NEW YORK LIFE: SINGLE LIFE PRODUCT

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	\$25,000,000	\$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	\$25,000,000	\$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	\$15,000,000	\$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	\$0	\$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	\$40,000,000	\$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	\$30,000,000	\$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	\$25,000,000	\$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

## 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	\$12,500,000	\$10,000,000	\$0	\$0	\$0	\$10,000,000	\$5,000,000	\$0	\$0	\$0	\$2,500,000	\$0	\$0	\$0

\*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	\$12,500,000	\$10,000,000	\$0	\$0	\$0	\$10,000,000	\$5,000,000	\$0	\$0	\$0	\$2,500,000	\$0	\$0	\$0

Updated 12/20/19.

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	\$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	

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	\$20,000,000	\$20,000,000	\$15,000,000	\$65,000,000	\$65,000,000	\$20,000,000	\$20,000,000	\$15,000,000	
66-70	\$65,000,000	\$40,000,000	\$20,000,000	\$20,000,000	\$13,000,000	\$65,000,000	\$65,000,000	\$15,000,000	\$15,000,000	\$12,000,000	
71-75	\$65,000,000	\$35,000,000	\$20,000,000	\$12,000,000	\$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	\$20,000,000	\$20,000,000	\$15,000,000	\$65,000,000	\$50,000,000	\$20,000,000	\$20,000,000	\$15,000,000	
66-70	\$65,000,000	\$40,000,000	\$20,000,000	\$20,000,000	\$13,000,000	\$65,000,000	\$40,000,000	\$15,000,000	\$15,000,000	\$12,000,000	
71-75	\$65,000,000	\$35,000,000	\$20,000,000	\$12,000,000	\$10,000,000	\$65,000,000	\$35,000,000	\$10,000,000	\$10,000,000	\$10,000,000	
76-80	\$65,000,000	\$10,000,000	\$13,000,000	\$10,000,000	\$7,000,000	\$65,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$6,000,000	
81-85	\$50,000,000	\$5,000,000	\$9,000,000	\$7,000,000	\$5,000,000	\$50,000,000	\$5,000,000	\$7,000,000	\$6,000,000	\$4,000,000	
86-90	\$10,000,000	\$1,500,000	\$4,000,000	\$3,000,000	\$2,000,000	\$10,000,000	\$1,500,000	\$3,000,000	\$2,000,000	\$2,000,000	

PRUDENTIAL - PERMANENT SURVIVORSHIP PRODUCTS														
Jumbo		Auto-Bind	Retention, Non-Smokers			Retention, One Smoker					Retention, Two Smokers			
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	\$20,000,000	\$20,000,000	\$17,000,000	\$13,000,000	\$20,000,000	\$20,000,000	\$17,000,000	\$12,000,000	\$20,000,000	\$20,000,000	\$15,000,000	\$7,000,000
66-70	\$65,000,000	\$40,000,000	\$20,000,000	\$20,000,000	\$14,000,000	\$11,000,000	\$20,000,000	\$20,000,000	\$13,000,000	\$8,000,000	\$15,000,000	\$15,000,000	\$12,000,000	\$5,000,000
71-75	\$65,000,000	\$30,000,000	\$20,000,000	\$12,000,000	\$10,000,000	\$7,000,000	\$20,000,000	\$12,000,000	\$10,000,000	\$5,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$4,000,000
76-80	\$65,000,000	\$15,000,000	\$13,000,000	\$10,000,000	\$7,000,000	\$4,000,000	\$13,000,000	\$10,000,000	\$7,000,000	\$3,000,000	\$10,000,000	\$10,000,000	\$6,000,000	\$3,000,000
81-85	\$50,000,000	\$5,000,000	\$9,000,000	\$7,000,000	\$5,000,000	\$3,000,000	\$9,000,000	\$7,000,000	\$5,000,000	\$2,000,000	\$7,000,000	\$6,000,000	\$4,000,000	\$2,000,000

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

SECURIAN FINANCIAL																	
UL/TERM								SUL									
Jumbo		Auto-Bind			Retention			Age	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		
0-75	\$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		
76-80	\$65,000,000	\$30,000,000	\$30,000,000	\$0	\$2,500,000	\$2,500,000	\$1,500,000	71-80	\$65,000,000	\$30,000,000	\$30,000,000	\$0	\$5,000,000	\$5,000,000	\$2,500,000		
81-85	\$50,000,000	\$5,000,000	\$0	\$0	\$1,500,000	\$0	\$0	81-85	\$50,000,000	\$5,000,000	\$0	\$0	\$2,500,000	\$0	\$0		
Athletes		\$0	\$0	\$0	\$2,500,000	\$2,500,000	\$2,500,000	20-70 w/Unins.		\$50,000,000	\$0	\$0	\$5,000,000	\$0	\$0		
								71-80 w/Unins.		\$30,000,000	\$0	\$0	\$2,500,000	\$0	\$0		
								81-85 w/Unins.		\$0	\$0	\$0	\$0	\$0	\$0		

SYMETRA																	
UL								TERM									
Jumbo		Auto-Bind			Retention			Age	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	\$40,000,000	\$15,000,000	\$7,500,000	\$0	\$1,500,000	\$0	\$0										

Updated 12/20/19.

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# 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
18-80	\$6,000,000	\$4,000,000	\$10,000,000	\$3,000,000	\$2,000,000	\$5,000,000
81-85	\$3,000,000	\$2,000,000	\$5,000,000	\$0	\$0	\$0

## ZURICH

### ALL PRODUCTS/CLASSES

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