

CARRIER REINSURANCE AND RETENTION INFORMATION

AIG												
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
71-85	-	-	-	-	-	-	-	-	-	-	-	-

EQUITABLE																
Age	UL					SUL				TERM						
	Jumbo		Auto-Bind		Retention	Jumbo		Auto-Bind		Retention	Jumbo		Auto-Bind		Retention	
	All Classes	STD or Better	Table B - D	STD or Better	Table B - D	All Classes	STD or Better	Table B - D	All Classes	All Classes	STD or Better	Table B - D	STD or Better	Table B - D		
0-50: STD or Better	\$65,000,000	\$50,000,000	\$0	\$20,000,000	\$10,000,000	\$65,000,000	\$50,000,000	\$0	\$20,000,000	\$65,000,000	\$50,000,000	\$0	\$20,000,000	\$0		
51-69	\$65,000,000	\$0	\$0	\$10,000,000	\$0	\$65,000,000	\$0	\$0	\$20,000,000	\$65,000,000	\$0	\$0	\$10,000,000	\$0		
70 - 80	\$65,000,000	\$0	\$0	\$5,000,000	\$0	\$65,000,000	\$0	\$0	\$10,000,000	\$65,000,000	\$0	\$0	\$5,000,000	\$0		
81-85*	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

* No standard issue above age 70

** Retention from 70-80 limited to standard or better risk classes.

FORESTERS FINANCIAL					
Age	ALL PRODUCTS				
	Jumbo		Auto-Bind		Retention
	All Classes	All Classes	(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	-	-	-	-	-	-
10-75	\$65,000,000	\$50,000,000	\$10,000,000	-	-	-	-	-	-
76-79	\$40,000,000	\$40,000,000	\$6,000,000	-	-	-	-	-	-
80+	-	-	-	-	-	-	-	-	-

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				
	Jumbo		Auto-Bind		Retention	Jumbo		Auto-Bind		Retention
	All Classes	T4 or Better	T5 and Up	STD or Better	T2 and Up	All Classes	T4 or Better	T5 and Up	STD or Better	T2 and Up
0-59	\$65,000,000	\$60,000,000	-	\$10,000,000	-	\$65,000,000	\$60,000,000	-	\$10,000,000	-
60-65	\$65,000,000	\$60,000,000	-	-	-	\$65,000,000	\$60,000,000	-	-	-
66-69*	\$65,000,000	\$50,000,000	-	-	-	\$65,000,000	\$50,000,000	-	-	-
70-79**	\$65,000,000	\$50,000,000	-	-	-	\$65,000,000	-	-	-	-
80-85	-	-	-	-	-	-	-	-	-	-

* Clients age 66 - 69 must be T2 or better

** Clients age 70 - 79 must be Standard 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							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	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	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		25-70	\$65,000,000		\$50,000,000		\$5,000,000	
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				
Age	ALL PRODUCTS			*Auto-Bind Limits available through the following underwriting classes:
	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	\$0	\$0	\$50,000,000	\$50,000,000	\$50,000,000	\$0	\$0	\$10,000,000	\$10,000,000**	\$0	\$0
76-80	\$40,000,000	\$40,000,000	\$0	\$0	\$0	\$25,000,000	\$25,000,000	\$0	\$0	\$0	\$5,000,000	-	\$0	\$0
81-85	-	-	-	-	-	-	-	-	-	-	-	-	-	-

*All amounts are subject to product issue age limitations. **Through age 59

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	\$0	\$0	\$50,000,000	\$50,000,000	\$50,000,000	\$0	\$0	\$10,000,000	\$10,000,000	\$0	\$0
76-80	\$40,000,000	\$40,000,000	\$0	\$0	\$0	\$25,000,000	\$25,000,000	\$0	\$0	\$0	\$5,000,000	\$0	\$0	\$0
81-85	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PROTECTIVE																	
Age	Term and UL					SUL					Survivorship Term						
	Jumbo		Auto-Bind		Retention	Jumbo		1 Uninsurable Auto-Bind		Both Insurable 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	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	\$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	\$5,000,000	\$50,000,000	\$40,000,000	\$33,666,667	\$2,000,000	\$2,000,000	
81-85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Updated 3/12/21.

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

CARRIER REINSURANCE AND RETENTION INFORMATION

PRUDENTIAL - TERM PRODUCTS

Age	Non-Smokers					Smokers				
	Jumbo	Auto-Bind	Retention*			Jumbo	Auto-Bind	Retention*		
	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

Age	Non-Smokers					Smokers				
	Jumbo	Auto-Bind	Retention*			Jumbo	Auto-Bind	Retention*		
	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

Age	Retention, Non-Smokers						Retention, One Smoker				Retention, Two Smokers			
	Jumbo	Auto-Bind	Retention			TI & Up	STD & Up	TA - TD	TE - TH	TI & Up	STD & Up	TA - TD	TE - TH	TI & Up
	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

SAGICOR

Age	ALL PRODUCTS		
	Jumbo	Auto-Bind	Retention
All Ages	\$15,000,000	\$10,000,000	\$500,000

SECURIAN FINANCIAL

Age	UL/TERM							Age	SUL						
	Jumbo		Auto-Bind			Retention			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
0-70	\$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
71-75	\$65,000,000	\$50,000,000	-	\$0	\$5,000,000	-	-	71-75	\$65,000,000	\$30,000,000	-	-	\$5,000,000	-	-
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

Age	UL							Age	TERM						
	Jumbo		Auto-Bind			Retention			Jumbo		Auto-Bind			Retention	
	All Classes	STD or Better	T1-T4	T5-T8	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	\$20,000,000	\$20,000,000	\$20,000,000	\$5,000,000	\$3,500,000	\$1,500,000	0-70	\$65,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$5,000,000	\$3,500,000	\$1,500,000
71-80	\$65,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$5,000,000	\$3,500,000	\$1,500,000	71-80	\$65,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$5,000,000	\$3,500,000	\$1,500,000
81-85	-	-	-	-	-	-	-								

TRANSAMERICA

Age	Single Life, Term and Permanent					
	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

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

Updated 3/12/21.

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