

CARRIER REINSURANCE AND RETENTION INFORMATION

AIG

Age	UL						TERM					
	Jumbo	Auto-Bind				Retention	Jumbo	Auto-Bind				Retention
		All Classes	STD or Better	T1-4	T5-8			T9-16	All Classes	All Classes	STD or Better	
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	-	-	\$6,000,000	\$65,000,000	\$15,500,000	\$15,500,000	-	-	\$2,000,000
76-80	\$65,000,000	\$30,000,000	\$15,000,000	-	-	\$6,000,000	\$65,000,000	\$10,500,000	\$7,500,000	-	-	\$2,000,000
81-85	\$30,000,000	\$15,000,000	-	-	-	\$4,000,000	\$30,000,000	-	-	-	-	-
86-90	\$30,000,000	\$5,000,000	-	-	-	\$4,000,000	\$30,000,000	-	-	-	-	-

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
18-65	\$65,000,000	\$50,000,000	\$50,000,000	\$20,000,000	\$20,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$25,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$20,000,000	\$0
66-69	\$65,000,000	\$0	\$0	\$10,000,000	\$10,000,000	\$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 substandard issue above age 70

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

F & G ANNUITIES & LIFE

Age	ALL PRODUCTS			
	Jumbo	Auto-Bind	Retention	
			All Classes	(STD - T4)
0-60	\$20,000,000	\$10,000,000	\$1,000,000	\$1,000,000

FORESTERS FINANCIAL

Age	ALL PRODUCTS				
	Jumbo	Auto-Bind	Retention		
			All Classes	(STD - T4)	(T5 - T12)
0-60	\$20,000,000	\$5,000,000	\$500,000	\$500,000	\$500,000
61-70	\$20,000,000	\$5,000,000	\$500,000	\$400,000	\$250,000
71-85	\$20,000,000	\$2,500,000	\$250,000	\$200,000	\$125,000

GLOBAL ATLANTIC

Age	UL		
	Jumbo	Auto-Bind	Retention
0-9	\$0	\$15,000,000	\$3,000,000
10-75	\$65,000,000	\$50,000,000	\$5,000,000
76-79	\$40,000,000	\$40,000,000	\$5,000,000
80+	-	-	-

Updated 7/21/22

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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	\$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 & Up	\$50,000,000	\$30,000,000	\$10,000,000	\$50,000,000	\$32,500,000	\$12,500,000	-	-	-

LEGAL & GENERAL

Age	All Products				
	Jumbo	Auto-Bind		Retention	
	All Classes	T4 or Better	T5 and Up	T4 or Better	T5 and Up
20-75	\$65,000,000	\$20,000,000	\$5,000,000	\$2,000,000	\$500,000
76-80	\$30,000,000	\$4,000,000	\$2,000,000	\$500,000	\$500,000
81-85	-	-	-	-	-

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	T4 or Better	T5 and Up
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	-	\$10,000,000	-
80-85	-	-	-	-	-	-	-	-	-	-

MASSMUTUAL STRATEGIC DISTRIBUTORS

Age	UL/SUL/WL/SWL						TERM				
	Jumbo	Auto-Bind	Retention			Jumbo	Auto-Bind		Retention		
	All Classes	All Classes	All Classes - UL	All Classes - SUL	All Classes - WL	All Classes - SWL	All Classes	All Classes	ART	All Classes	ART
17-75	\$65,000,000	\$50,000,000	\$15,000,000	\$20,000,000	\$30,000,000	\$35,000,000	\$65,000,000	\$50,000,000	\$10,000,000	\$15,000,000	\$10,000,000
76-80	\$65,000,000	\$30,000,000	\$15,000,000	\$20,000,000	\$30,000,000	\$35,000,000	-	-	-	-	-
81-85	\$50,000,000	\$10,000,000	-	-	-	-	-	-	-	-	-

MUTUAL OF OMAHA

Age	ALL PRODUCTS								
	Jumbo			Auto-Bind			Retention		
	SNS or Better	Through T2	T3 - T4	SNS or Better	Through T2	T3 - T4	SNS or Better	Through T2	T3 - T4
0-59	\$65,000,000	\$65,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$5,000,000	\$5,000,000
60-69	\$65,000,000	\$65,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$5,000,000	\$5,000,000
70-79	\$65,000,000	\$65,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$5,000,000	\$5,000,000

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

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CARRIER REINSURANCE AND RETENTION INFORMATION

NATIONWIDE													
INDIVIDUAL PRODUCTS							SURVIVORSHIP PRODUCTS						
	Jumbo		Auto-Bind		Retention			Jumbo		Auto-Bind		Retention	
Age	Through TC	TD & Up	Through TC	TD & Up	Through TC	TD & Up	Age	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												
	WHOLE LIFE			NO LAPSE GUARANTEE UL			TERM			CURRENT ASSUMPTION UL		
Age	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	\$20,000,000	\$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	\$10,000,000	\$65,000,000	\$0	\$7,500,000	\$65,000,000	\$25,000,000	\$0	\$65,000,000	\$25,000,000	\$0
76-79	\$65,000,000	\$0	\$5,000,000	\$65,000,000	\$0	\$5,000,000	\$65,000,000	\$0	\$0	\$65,000,000	\$12,500,000	\$0
80 & Up	-	-	-	-	-	-	-	-	-	-	-	-

NEW YORK LIFE: SURVIVORSHIP PRODUCTS									
	SURVIVORSHIP WHOLE LIFE			CURRENT ASSUMPTION SUL			VUL ACCUMULATOR II		
Age	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: 0-70: Table P 71-75: Table F 76-80: Table D 81-85: Table B
Age	Jumbo	Auto-Bind*	Retention	
0-70	\$65,000,000	\$50,000,000	\$2,500,000	
71-75	\$65,000,000	\$25,000,000	\$2,500,000	
76-80	\$65,000,000	\$12,500,000	\$1,250,000	
81-85	-	-	-	

PRINCIPAL: SINGLE LIFE PRODUCTS												
	Jumbo Limits					Auto Bind Limits				Retention*		
Age	STD or Better	T2 - T3	T4 - T6	T7 - T10	T11 - T16	STD or Better	T2 - T3	T4 - T6	T7 - T16	Through T3	T3 - T6	T7 - T16
0-75	\$65,000,000	\$65,000,000	\$65,000,000	\$0	\$0	\$50,000,000	\$50,000,000	\$50,000,000	\$0	\$10,000,000	\$10,000,000**	\$0
76-80	\$40,000,000	\$40,000,000	\$0	\$0	\$0	\$25,000,000	\$25,000,000	\$0	\$0	\$5,000,000	-	\$0
81-85	-	-	-	-	-	-	-	-	-	-	-	-

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

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CARRIER REINSURANCE AND RETENTION INFORMATION

PROTECTIVE

	Term and UL				
	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
0-75	\$65,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$5,000,000
76-80	\$65,000,000	\$25,000,000	\$12,500,000	\$2,500,000	\$1,000,000
81-85	-	-	-	-	-

PRUDENTIAL - TERM PRODUCTS

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

PRUDENTIAL - PERMANENT SURVIVORSHIP PRODUCTS

	Jumbo	Auto-Bind	Retention, Non-Smokers			Retention, One Smoker			Retention, Two Smokers		
Age	Thru TH	Thru TH	Thru TD	TE - TH	Tl & Up	Thru TD	TE - TH	Tl & Up	Thru TD	TE - TH	Tl & 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	\$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	\$8,000,000	\$10,000,000	\$10,000,000	\$5,000,000
71-75	\$65,000,000	\$30,000,000	\$10,000,000	\$10,000,000	\$7,000,000	\$10,000,000	\$10,000,000	\$5,000,000	\$10,000,000	\$10,000,000	\$4,000,000
76-79	\$65,000,000	\$15,000,000	\$10,000,000	\$7,000,000	\$4,000,000	\$10,000,000	\$7,000,000	\$3,000,000	\$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

	ALL PRODUCTS		
Age	Jumbo	Auto-Bind	Retention
18 - 79	\$15,000,000	\$10,000,000	\$500,000
80 - 85	\$15,000,000	\$5,000,000	\$500,000

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CARRIER REINSURANCE AND RETENTION INFORMATION

SECURIAN FINANCIAL

UL/TERM						SUL					
	Jumbo	Auto-Bind		Retention			Jumbo	Auto-Bind		Retention	
Age	All Classes	STD or Better	T1 - T6	STD or Better	T1 - T6	Age	All Classes	STD or Better	T1 - T6	STD or Better	T1 - T6
0-50	\$65,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$5,000,000	0-50	\$65,000,000	\$50,000,000	\$50,000,000	\$7,500,000	\$7,500,000
51-60	\$65,000,000	\$50,000,000	\$50,000,000*	\$5,000,000	\$5,000,000	51-60	\$65,000,000	\$50,000,000	\$50,000,000	\$7,500,000	\$7,500,000*
61-70	\$65,000,000	\$50,000,000	\$50,000,000**	\$5,000,000	\$5,000,000	61-75	\$65,000,000	\$50,000,000	\$50,000,000	\$7,500,000	\$7,500,000
71-75	\$65,000,000	\$50,000,000	\$50,000,000**	\$5,000,000	\$5,000,000	71-75	\$65,000,000	\$30,000,000	\$30,000,000	\$5,000,000	\$5,000,000
76+	-	-	-	-	-	76+	-	-	-	-	-
Athletes, All Ages		\$0	\$0	\$2,500,000	\$2,500,000						

* T1 - T4 ** T1 - T2

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	Age	All Classes	STD or Better	T1-T4	T5-T8	T4 or Better	T5-T8
0-65	\$65,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$5,000,000	\$3,500,000	0-65	\$65,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$5,000,000	\$3,500,000
66-69	\$65,000,000	\$20,000,000	\$2,000,000*	-	\$2,000,000*	-	66-69	\$65,000,000	\$20,000,000	\$2,000,000*	-	\$2,000,000*	-
70-79	\$65,000,000	\$20,000,000	-	-	\$5,000,000**	-	70-79	\$65,000,000	\$20,000,000	-	-	\$5,000,000**	-
80+	-	-	-	-	-	-	80+	-	-	-	-	-	-

* Table B or better only ** Standard or better only

TRANSAMERICA

Single Life, Term and Permanent						
	STD to TD			Table E - Table H		
Age	Retention	Autobind	Auto Issue	Retention	Autobind	Auto Issue
0-17	\$10,000,000	\$0	\$10,000,000	\$0	\$0	\$0
18-75	\$10,000,000	\$25,000,000	\$35,000,000	\$5,000,000	\$15,000,000	\$25,000,000
76-80	\$10,000,000	\$10,000,000	\$20,000,000	\$5,000,000	\$5,000,000	\$10,000,000
81-85	\$5,000,000	\$5,000,000	\$10,000,000	-	-	-

ZURICH

ALL PRODUCTS/CLASSES			
Age	Through TD	TE - TH	Tl and up
0-60	\$20,000,000	\$10,000,000	-
61-69	\$10,000,000	-	-
70-75	\$5,000,000 (Up to TB)	-	-
76+	-	-	-

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