

CARRIER REINSURANCE AND RETENTION INFORMATION

AIG/AMERICAN GENERAL

	UL						TERM					
	Jumbo	Auto-Bind				Retention	Jumbo	Auto-Bind				Retention
Age		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	\$0	81-85	\$5,000,000	\$0	\$5,000,000

* Single life retention for issue age 76-80 is \$5MM for Athena UL-LPR

** No substandard issue above age 75

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

BRIGHTHOUSE FINANCIAL

	UL				SUL					TERM					
										Jumbo		Auto-Bind		Retention	
Age	Rate Class	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention		Age	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	\$0	\$0	\$0		0-17	\$65,000,000	\$20,000,000	\$10,000,000	\$7,000,000	\$5,000,000	
	above Table D	\$65,000,000	\$10,000,000	\$5,000,000	\$0	\$0	\$0		18-75	\$65,000,000	\$60,000,000	\$30,000,000	\$20,000,000	\$15,000,000	
18-75	Std to T-D	\$65,000,000	\$60,000,000	\$20,000,000	\$65,000,000	\$60,000,000	\$20,000,000		76-80	\$65,000,000	\$25,000,000	\$12,500,000	\$7,000,000	\$3,500,000	
	T-E hru TH	\$65,000,000	\$30,000,000	\$15,000,000	\$65,000,000	\$30,000,000	\$15,000,000		81-85*	\$30,000,000	\$10,000,000	\$5,000,000	\$4,000,000	\$2,000,000	
	T-I thru T-P	\$65,000,000	\$25,000,000	\$15,000,000	\$65,000,000	\$25,000,000	\$15,000,000		*Autobind/Jumbo Limits for Ages 81-85 are limited to Table H.						
76-80	Std to T-D	\$65,000,000	\$25,000,000	\$7,000,000	\$65,000,000	\$35,000,000	\$10,000,000								
	T-E hru TH	\$65,000,000	\$12,500,000	\$3,500,000	\$65,000,000	\$17,500,000	\$5,000,000								
	T-I thru T-P	\$65,000,000	\$12,500,000	\$3,500,000	\$65,000,000	\$17,500,000	\$5,000,000								
81-85*	Std to T-D	\$30,000,000	\$10,000,000	\$4,000,000	\$30,000,000	\$15,000,000	\$5,000,000								
	T-E hru TH	\$30,000,000	\$0	\$2,000,000	\$30,000,000	\$0	\$2,500,000								
	T-I thru T-P	\$30,000,000	\$0	\$2,000,000	\$30,000,000	\$0	\$2,500,000								

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

FORESTERS FINANCIAL

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

Updated 5/12/2017.

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%)

MINNESOTA LIFE

UL								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
0-75	\$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
>85	\$50,000,000	Facultative	Facultative	Facultative	\$0	\$0	\$0	>85	\$50,000,000	Facultative	Facultative	Facultative	\$0	\$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

MUTUAL OF OMAHA

Age	UL/SUL/TERM					
	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	\$25,000,000	\$5,000,000	Facultative Only	\$500,000	\$0

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

PRINCIPAL: AGES 0 - 80

Age	Jumbo Limit: All Products			Auto Bind Limit: All Products			Retention: EVUL II, BVUL II, UL Pro			Retention: SUL			Ret'n: Term, UL Flx, UL Flx Acc, VUL Inc.		
	T6 or Better	T7 - T10	T11 - T16	T6 or Better	T7 - T10	T11 - T16	T6 or Better	T7 - T10	T11 - T16	T6 or Better	T7 - T10	T11 - T16	T6 or Better	T7 - T10	T11 - T16
0-75	\$65,000,000	\$40,000,000	\$20,000,000	\$50,000,000	\$25,000,000	\$10,000,000	\$5,000,000	\$2,500,000	\$2,500,000	\$7,500,000	\$4,000,000	\$4,000,000	\$10,000,000	\$5,000,000	\$5,000,000
76-80	\$40,000,000	\$0	\$0	\$25,000,000	\$0	\$0	\$2,500,000	\$0	\$0	\$4,000,000	\$0	\$0	\$5,000,000	\$0	\$0

PRINCIPAL: AGES 81 - 85

Age	Jumbo Limit: All Products		Auto Bind: All Products		Retention: EVUL II, BVUL II, UL Pro		Retention: SUL		Ret'n: Term, UL Flx, UL Flx Acc, VUL Inc.	
	STD - PNS	T2 - T3	STD - PNS	T2 - T3	T3 or Better		T3 or Better		T3 or Better	
81-85	\$12,500,000	\$10,000,000	\$10,000,000	\$5,000,000	\$1,250,000		\$1,250,000		\$2,500,000	

CARRIER REINSURANCE AND RETENTION INFORMATION

PROTECTIVE															
	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

Important: ProClassic UL: Jumbo = \$50MM, Auto-Bind = \$40MM, Retention = \$2MM through age 75 Ages 76 -80 \$1M

SYMETRA - UL & SUL															
	SUL								UL						
	Jumbo	Auto-Bind				Retention			Jumbo	Auto-Bind			Retention		
Age	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															
	TERM														
	Jumbo	Auto-Bind			Retention										
Age	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							

TRANSAMERICA															
Single Life, Survivorship, 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	\$15,000,000	\$45,000,000	\$60,000,000	\$10,000,000	\$20,000,000	\$30,000,000	\$7,500,000	\$0	\$7,500,000						
18-65	\$15,000,000	\$45,000,000	\$60,000,000	\$10,000,000	\$20,000,000	\$30,000,000	\$7,500,000	\$0	\$7,500,000						
66-75	\$15,000,000	\$30,000,000	\$45,000,000	\$7,500,000	\$15,000,000	\$22,500,000	\$4,500,000	\$0	\$4,500,000						
76-80	\$15,000,000	\$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		
Age	Jumbo	Auto-Bind	Retention
0-70*	\$65,000,000	\$65,000,000	\$5,000,000
71-75*	\$65,000,000	\$55,000,000	\$5,000,000
76-80*	\$65,000,000	\$33,000,000	\$3,000,000
81-85*	\$50,000,000	\$22,000,000	\$2,000,000

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