

# CARRIER REINSURANCE AND RETENTION INFORMATION

## AIG/AMERICAN GENERAL

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
71-75	\$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	\$2,500,000	\$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

## GLOBAL ATLANTIC

UL				SUL			TERM			
Age	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Age	Jumbo	Auto-Bind	Retention
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	\$5,000,000	\$65,000,000	\$50,000,000	\$5,000,000				
76-80	\$45,000,000	\$40,000,000	\$5,000,000	\$40,000,000	\$40,000,000	\$5,000,000				
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	\$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%)

## METLIFE

Age	Rate Class	UL			SUL			TERM				
		Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Internal Retention	Internal Retention	
									T-D or better	Above D through P	T-D or better	Above D through P
0-17	Std to T-C above Table D	\$65,000,000	\$20,000,000	\$7,000,000	\$0	\$0	\$0	\$0	\$65,000,000	\$10,000,000	\$7,000,000	\$5,000,000
18-75	Std to T-D	\$65,000,000	\$60,000,000	\$20,000,000	\$65,000,000	\$60,000,000	\$20,000,000	\$65,000,000	\$60,000,000	\$30,000,000	\$20,000,000	\$15,000,000
	T-E hru TH	\$65,000,000	\$30,000,000	\$15,000,000	\$65,000,000	\$30,000,000	\$15,000,000	\$65,000,000	\$30,000,000	\$12,500,000	\$7,000,000	\$3,500,000
	T-I thru T-P	\$65,000,000	\$25,000,000	\$15,000,000	\$65,000,000	\$25,000,000	\$15,000,000	\$65,000,000	\$25,000,000	\$10,000,000	\$4,000,000	\$2,000,000
76-80	Std to T-D	\$65,000,000	\$25,000,000	\$7,000,000	\$65,000,000	\$35,000,000	\$10,000,000	\$65,000,000	\$35,000,000	\$12,500,000	\$7,000,000	\$3,500,000
	T-E hru TH	\$65,000,000	\$12,500,000	\$3,500,000	\$65,000,000	\$17,500,000	\$5,000,000	\$65,000,000	\$17,500,000	\$5,000,000	\$5,000,000	\$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	\$65,000,000	\$17,500,000	\$5,000,000	\$5,000,000	\$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	\$30,000,000	\$15,000,000	\$5,000,000	\$5,000,000	\$5,000,000
	T-E hru TH	\$30,000,000	\$0	\$2,000,000	\$30,000,000	\$0	\$2,500,000	\$30,000,000	\$0	\$2,500,000	\$2,500,000	\$2,500,000
	T-I thru T-P	\$30,000,000	\$0	\$2,000,000	\$30,000,000	\$0	\$25,000,000	\$30,000,000	\$0	\$25,000,000	\$25,000,000	\$25,000,000

\*Autobind/Jumbo Limits for Ages 81-85 are limited to Table H. Autobind/Jumbo limits for Ages 86-90 are limited to Standard

\*\*Auto-bind/Jumbo limits for ages 86-90 are limited to Standard

# CARRIER REINSURANCE AND RETENTION INFORMATION

MINNESOTA LIFE																
UL								SUL								
Age	Jumbo		Auto-Bind			Retention			Age	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	
0-75	\$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	20-70w/Un.		\$50,000,000	Facultative	Facultative	Facultative	\$5,000,000	\$0	\$0
								71-80w/Un.		\$30,000,000	Facultative	Facultative	Facultative	\$2,500,000	\$0	\$0
								81-85w/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	\$30,000,000	\$15,000,000	\$5,000,000	\$2,500,000
81-85	\$25,000,000	\$25,000,000	\$3,000,000	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			Ref'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			Ref'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					

PROTECTIVE																				
Age	UL						SUL				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	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	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	\$33,666,667	\$5,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$5,000,000					
76-80	\$65,000,000	\$20,000,000	\$10,000,000	\$2,500,000	\$1,000,000	\$65,000,000	\$50,000,000	\$50,000,000	\$33,666,667	\$2,500,000	\$65,000,000	\$20,000,000	\$10,000,000	\$2,500,000	\$1,000,000					
81-85	\$35,000,000	\$10,000,000	\$0	\$750,000	\$0	\$35,000,000	\$10,000,000	\$10,000,000	\$0	\$35,000,000	\$10,000,000	\$0	\$750,000	\$0						

Important:  
 ProClassic UL: Jumbo = \$50MM, Auto-Bind = \$40MM, Retention = \$2MM through age 75  
 Survivorship Term: Jumbo = \$50MM, Auto-Bind = \$40MM, Retention - \$0 at all ages

SYMETRA - UL & SUL														
AGE	SUL							UL						
	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	\$35,000,000	\$35,000,000	\$25,000,000	\$6,000,000	\$4,000,000	\$2,000,000	\$65,000,000	\$35,000,000	\$35,000,000	\$25,000,000	\$3,000,000	\$2,000,000	\$1,000,000
71-75	\$65,000,000	\$35,000,000	\$35,000,000	\$15,000,000	\$6,000,000	\$4,000,000	\$2,000,000	\$65,000,000	\$35,000,000	\$35,000,000	\$15,000,000	\$3,000,000	\$2,000,000	\$1,000,000
76-80	\$65,000,000	\$35,000,000	\$35,000,000	\$15,000,000	\$6,000,000	\$4,000,000	\$2,000,000	\$65,000,000	\$35,000,000	\$35,000,000	\$15,000,000	\$3,000,000	\$2,000,000	\$1,000,000
81-85	\$40,000,000	\$15,000,000	\$7,500,000	Facultative	\$2,000,000	\$1,000,000	\$1,000,000	\$40,000,000	\$15,000,000	\$7,500,000	Facultative	\$1,000,000	\$500,000	\$0

SYMETRA - TERM								
AGE	Jumbo				Auto-Bind			Retention
	All Classes	Std or Better	T1-T4	T5-T8	Std or Better	T1-T4	T5-T8	
0-70	\$65,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000,000	\$3,000,000	\$2,000,000	
71-75	\$40,000,000	\$10,000,000	\$10,000,000	\$1,000,000	\$3,000,000	\$3,000,000	\$2,000,000	

# CARRIER REINSURANCE AND RETENTION INFORMATION

## TRANSAMERICA

Age	Single Life, Survivorship, Term and Permanent								
	Std to T-D			Table E - Table H			Table J - Table P		
	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

Age	UL/SUL			Age	TERM		
	Jumbo	Auto-Bind	Retention		Jumbo	Auto-Bind	Retention
0-70**	\$65,000,000	\$65,000,000	\$5,000,000	18-75*	\$65,000,000	\$45,000,000	\$3,000,000
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				

Important: For survivorship, Voya uses the lowest retention and automatic limits based on the two lives. If one is uninsurable, Voya uses the retention and automatic issue limits of the insurable life. Max retention is \$5MM.

\*These limits apply for Standard (or better) risk classes

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