

CARRIER REINSURANCE AND RETENTION INFORMATION

ANICO

ALL PRODUCTS						
	Jumbo	Auto-Bind				Retention
Age	All Classes	STD or Better	T1-4	T5-8	T9-16	All Classes
0-70	\$50,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000	\$5,000,000
71-75	\$50,000,000	\$10,000,000	\$10,000,000	\$5,000,000	\$0	\$5,000,000
76-80	\$50,000,000	\$10,000,000	\$10,000,000	\$5,000,000	\$0	\$2,000,000
81-85	\$50,000,000	\$5,000,000	\$5,000,000	\$0	\$0	\$1,000,000

COREBRIDGE

UL							TERM					
	Jumbo	Auto-Bind				Retention	Jumbo	Auto-Bind				Retention
Age	All Classes	STD or Better	T1-4	T5-8	T9-16	All Classes	All Classes	STD or Better	T1-4	T5-8	T9-16	All Classes
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	\$50,000,000	\$15,000,000	-	-	-	\$4,000,000	\$30,000,000	-	-	-	-	-
86-90	\$25,000,000	\$5,000,000	-	-	-	\$4,000,000	\$30,000,000	-	-	-	-	-

EQUITABLE

SINGLE LIFE - TERM AND PERMANENT						SURVIVORSHIP				
	Jumbo	Auto-Bind		Retention		Jumbo	Auto-Bind		Retention	
Age	All Classes	TC or Better	TD and Up	TC or Better	TD and Up	All Classes	TC or Better	TD and Up	TC or Better	TD and Up
18-70	\$65,000,000	\$45,000,000	\$22,500,000	\$20,000,000	\$10,000,000	\$65,000,000	\$40,000,000	\$20,000,000	\$25,000,000	\$12,500,000
71-75/76	\$65,000,000	\$30,000,000	\$15,000,000	\$15,000,000	\$5,000,000	\$65,000,000	\$40,000,000	\$20,000,000	\$15,000,000	\$5,000,000
- 80*	\$65,000,000	\$10,000,000	-	\$10,000,000	-	\$65,000,000	\$20,000,000	-	\$10,000,000	-
81-85*	\$50,000,000	\$20,000,000	-	\$5,000,000	-	\$50,000,000	\$20,000,000	-	\$5,000,000	-

*No substandard issue above age 70

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

F & G ANNUITIES & LIFE

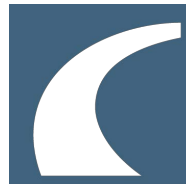
ALL PRODUCTS				
	Jumbo	Auto-Bind	Retention	
Age	All Classes	All Classes	(STD - T4)	(T5 - T8)
0-80	\$20,000,000	\$10,000,000	\$1,000,000	\$1,000,000

FORESTERS FINANCIAL

ALL PRODUCTS					
	Jumbo	Auto-Bind	Retention		
Age	All Classes	All Classes	(STD - T4)	(T5 - T12)	(T13 & Up)
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

Updated 4/26/23

For informational purposes only. Please refer to carrier specific resources for additional details.



CARRIER REINSURANCE AND RETENTION INFORMATION

GLOBAL ATLANTIC

Age	UL		
	Jumbo	Auto-Bind	Retention
0-9	\$65,000,000	\$15,000,000	\$3,000,000
10 - 75	\$65,000,000	\$50,000,000	\$5,000,000
76 - 80	\$40,000,000	\$40,000,000	\$5,000,000
81-85	\$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	\$55,000,000	\$20,000,000	\$65,000,000	\$60,000,000	\$25,000,000	\$65,000,000	\$60,000,000	\$20,000,000
81-85	\$50,000,000	\$27,500,000	\$10,000,000	\$50,000,000	\$30,000,000	\$12,500,000	-	-	-
86-90	-	-	\$7,500,000	-	-	\$10,000,000	-	-	-

LEGAL & GENERAL

Age	All Products				
	Jumbo	Auto-Bind		Retention	
		All Classes	T4 or Better	T5 and Up	T4 or Better
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
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	-	-	-	-	-	-	-	-	-	-

MASS MUTUAL STRATEGIC DISTRIBUTORS

Age	Individual Whole Life			Survivorship Whole Life			All Other Products		
	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention	Jumbo	Auto-Bind	Retention
17-60	\$65,000,000	\$50,000,000	\$30,000,000	\$65,000,000	\$50,000,000	\$35,000,000	\$65,000,000	\$50,000,000	\$15,000,000
61-75	\$65,000,000	\$50,000,000	\$20,000,000	\$65,000,000	\$50,000,000	\$25,000,000	\$65,000,000	\$50,000,000	\$10,000,000
76-85	\$50,000,000	\$10,000,000	\$10,000,000	\$50,000,000	\$10,000,000	\$10,000,000	\$50,000,000	\$10,000,000	\$5,000,000
86-90	-	-	\$1,000,000	-	-	\$1,000,000	-	-	-

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CARRIER REINSURANCE AND RETENTION INFORMATION

MUTUAL OF OMAHA

ALL PRODUCTS									
	Jumbo			Auto-Bind			Retention		
Age	SNS or Better	Through T2	T3-T6	SNS or Better	Through T2	T3-T6	SNS or Better	Through T2	T3-T6
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

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	\$30,000,000	\$25,000,000	\$12,500,000	Contact CAPS	Contact Nationwide or a CAPS team member	0-24	\$30,000,000	\$30,000,000	\$25,000,000	\$12,500,000	Contact CAPS	Contact Nationwide or a CAPS team member
25-70	\$65,000,000	\$65,000,000	\$50,000,000	\$25,000,000	Perm: \$10MM Term: \$5MM		25-70	\$65,000,000	\$65,000,000	\$50,000,000	\$25,000,000	\$10,000,000	
71-75	\$65,000,000	\$65,000,000	\$15,000,000	\$7,500,000	Contact CAPS		71-75	\$65,000,000	\$65,000,000	\$15,000,000	\$7,500,000	Contact CAPS	
76-80	\$35,000,000	\$35,000,000	\$5,000,000	\$1,250,000	Contact CAPS		76-80	\$35,000,000	\$35,000,000	\$5,000,000	\$1,250,000	Contact CAPS	
81+	\$15,000,000	\$15,000,000	\$1,000,000	\$100,000	Contact CAPS		81+	\$15,000,000	\$15,000,000	\$1,000,000	\$100,000	Contact CAPS	

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	-	-	-	-	-	-	-	-	-

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CARRIER REINSURANCE AND RETENTION INFORMATION

NORTHAMERICAN

ALL PRODUCTS			
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	-	-	-

*Auto-Bind Limits available through the following underwriting classes:
 1-65: Table 8
 66-74: Table 4
 75-79: Table 2
 80+: no offer

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-T16	STD or Better	T2-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	\$15,000,000	\$10,000,000**	\$0
76-80	\$40,000,000	\$40,000,000	\$0	\$0	\$0	\$25,000,000	\$25,000,000	\$0	\$0	\$7,500,000	-	\$0
81-85	-	-	-	-	-	-	-	-	-	-	-	-

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

PROTECTIVE

Age	Term and UL				
	Jumbo	Auto-Bind		Retention	
	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

Age	Non-Smokers				Smokers				
	Jumbo	Auto-Bind		Retention*	Jumbo	Auto-Bind		Retention*	Retention*
	Thru TH	Thru TD	Table E-H	Thru TH	Thru TH	Thru TD	Thru TH	Thru TD	Table E-H
18-65	\$65,000,000	\$50,000,000	\$35,000,000	\$10,000,000	\$65,000,000	\$50,000,000	\$35,000,000	\$10,000,000	\$7,500,000
66-70	\$65,000,000	\$50,000,000	\$25,000,000	\$10,000,000	\$65,000,000	\$50,000,000	\$25,000,000	\$7,500,000	\$6,000,000
71-75	\$65,000,000	\$35,000,000	\$15,000,000	\$10,000,000	\$65,000,000	\$35,000,000	\$15,000,000	\$5,000,000	\$5,000,000

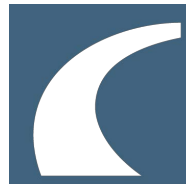
*Max retention on Term Essential is \$10MM if the case does not qualify for automatic reinsurance. Please consult a CAPS team member for additional details.

PRUDENTIAL - PERMANENT PRODUCTS

Age	Non-Smokers					Smokers				
	Jumbo	Auto-Bind		Retention*		Jumbo	Auto-Bind		Retention	
	Thru TH	Thru TD	Table E-H	Thru TD	TE-TH	Thru TH	Thru TD	Table E-H	Thru TD	TE-TH
0-65	\$65,000,000	\$50,000,000	\$35,000,000	\$10,000,000	\$7,500,000	\$65,000,000	\$50,000,000	\$35,000,000	\$10,000,000	\$7,500,000
66-70	\$65,000,000	\$50,000,000	\$25,000,000	\$10,000,000	\$6,500,000	\$65,000,000	\$50,000,000	\$25,000,000	\$7,500,000	\$6,000,000
71-75	\$65,000,000	\$35,000,000	\$15,000,000	\$10,000,000	\$5,000,000	\$65,000,000	\$35,000,000	\$15,000,000	\$5,000,000	\$5,000,000
76-80	\$65,000,000	\$35,000,000	\$15,000,000	\$6,500,000	\$3,500,000	\$65,000,000	\$35,000,000	\$15,000,000	\$5,000,000	\$3,000,000
80 & Up	\$50,000,000	\$7,750,000	\$0	\$4,500,000	\$0	\$50,000,000	\$7,750,000	\$0	\$3,500,000	-

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CARRIER REINSURANCE AND RETENTION INFORMATION

PRUDENTIAL - PERMANENT SURVIVORSHIP PRODUCTS

Age	Jumbo	Auto-Bind	Auto-Bind	Retention, Non-Smokers			Retention, One Smoker			Retention, Two Smokers		
	Thru TH	Thru TD	Table E - H	Thru TD	TE - TH	T1&Up	Thru TD	TE - TH	T1&Up	Thru TD	TE - TH	T1&Up
18-65	\$65,000,000	\$65,000,000	\$65,000,000	\$10,000,000	\$8,500,000	\$6,500,000	\$10,000,000	\$8,500,000	\$6,000,000	\$10,000,000	\$7,500,000	\$3,500,000
66-70	\$65,000,000	\$65,000,000	\$50,000,000	\$10,000,000	\$7,000,000	\$5,500,000	\$10,000,000	\$6,500,000	\$4,000,000	\$7,500,000	\$6,000,000	\$2,500,000
71-75	\$65,000,000	\$45,000,000	\$40,000,000	\$10,000,000	\$5,000,000	\$3,500,000	\$10,000,000	\$5,000,000	\$2,500,000	\$5,000,000	\$5,000,000	\$2,000,000
76-79	\$65,000,000	\$40,000,000	\$20,000,000	\$6,500,000	\$3,500,000	\$2,000,000	\$6,500,000	\$3,500,000	\$1,500,000	\$5,000,000	\$3,000,000	\$1,500,000
80-85	\$50,000,000	\$7,750,000	-	\$4,500,000	-	-	\$4,500,000	-	-	\$3,500,000	-	-

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

SECURIAN FINANCIAL

UL/TERM						SUL					
Age	Jumbo	Auto-Bind		Retention		Age	Jumbo	Auto-Bind		Retention	
	All Classes	STD - Table 4	T5 - T8	STD or Better	T1 - T8		All Classes	STD or Better	T1 - T8	STD or Better	T1 - T8
0-75/76	\$65,000,000	\$50,000,000	\$50,000,000	\$5,000,000	\$5,000,000	19-70	\$65,000,000	\$50,000,000	\$50,000,000	\$7,500,000	\$7,500,000
- 80/81-	\$65,000,000	\$30,000,000	\$30,000,000	\$2,500,000	\$2,500,000	71-80	\$65,000,000	\$30,000,000	\$30,000,000	\$5,000,000	\$5,000,000
85	\$50,000,000	\$5,000,000	\$0	\$1,500,000	\$0	81-85	\$50,000,000	\$5,000,000	\$0	\$2,500,000	\$0
Athletes:	\$0	\$0	\$0	\$2,500,000	\$2,500,000						

SYMETRA

UL							TERM						
Age	Jumbo	Auto-Bind		Retention			Age	Jumbo	Auto-Bind		Retention		
	All Classes	STD or Better	T1-T4	T5-T8	T4 or Better	T5-T8		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						
Age	STD to TD			Table E - Table H		
	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	\$20,000,000
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	-	-	-

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