

## INNOVATIVE UNDERWRITERS CARRIER RETENTION SCHEDULE



### **Internal Retention Limits\***

#### **Permanent Plans**

#### **Individual Plans**

Ages	American General	AXA	John Hancock	Lincoln National	Met Life	NY Life	Principal	Prudential **	Sun Life!	Transamerica
0 to 65	10M	20M	65M	20M	20M^	40M&	5M	30M	15M	10M^
66 to 70	10M	20M	65M	20M	20M	20M	5M	25M	15M	10M
71 to 75	6M	15M	65M	20M	20M	20M	5M	15M	10M	10M
76to 80	6M	10M	55.625M	10M	N/A	10M	2.5M	13M	10M	10M
81 to 85	4M	5M	21.250M	N/A	N/A	10M	1.25M	9M	2M	5M
86 to 90	N/A	N/A	7.5M	N/A	N/A	7.5M	1.25M	4M	N/A	3M^^

\* Standard or better limits. Call for table ratings.

\*\*No substandard ratings.

\*\* Single Life Only.

^ Trans & Met retention for issue ages 18 to 65.

^^ Retention to age 89.

! Sun Life retention for issue ages 18 to 65

& NYLife up to age 60. 30M ages 61-65

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The reader should verify the accuracy of the information in this document with the company whose products or services are described

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