

INNOVATIVE UNDERWRITERS SUL CARRIER RETENTION LIMITS



**INNOVATIVE
UNDERWRITERS**

Internal Retention 1

Joint Survivor Plans

Survivorship Plans

Ages	American General	AXA	John Hancock	Lincoln National	Met Life	NY Life	Prudential [^]	Sun Life	Transamerica
0 to 65	10M	25M	25M	10M	20M	35M	35M	20M! [!]	5M ^{^^}
66 to 70	10M	25M	25M	10M	20M	17.5M	25M	20M	5M
71 to 75	6M	15M	25M	10M	20M	17.5M	15M	15M	5M
76 to 80	6M	10M	25M	10M	20M	7.5M	13M	15M	5M
81 to 85	4M	5M	20M*	N/A	N/A	7.5M	9M	2M	2.5M
86 to 90	N/A	2.5M	10M**	N/A	N/A	N/A	4M	N/A	1.5M [#]

1 Standard or better limits. Call for table ratings.

*One life 0-80 and the other 81 to 90.

**Both lives 81-90.

[^]Non smoker limits only. Check with IUS for smoker limits.

^{^^} Transamerica retention is from age 16. Lower limits apply from ages 0 to 15.

[#] Retention to age 89.

[!] Sun minimum age is 20 for SUL

Innovative Underwriters makes no representation and has not responsibility regarding the accuracy of the information contained in this announcement. The reader should verify the accuracy of this information in this document with the company whose products and services are described. 5/24/2010