



# Automatic Reinsurance Capacity and Retention Limits

At John Hancock, our underwriters are large-case specialists – making it easier for your affluent clients to obtain the life insurance coverage they need. Take a look at the leading capacity we can now offer!

## Competitive automatic binding limits<sup>1,2,3</sup>

Among the largest automatic limits in the industry, allowing us to frequently meet the large-case needs of our customers.

### Permanent products — automatic binding limits<sup>1,2,3</sup>

Individual coverage		Survivorship coverage <sup>4</sup>	
Age	Face amount	Age	Face amount
0-75	\$65,000,000	20-75	\$65,000,000
76-80	\$55,000,000	76-80	\$60,000,000
81-85	\$27,500,000	81-85	\$30,000,000
86-90	\$7,500,000	86-90	\$10,000,000

### Term products (10, 15 and 20-year) — automatic binding limits<sup>1,2</sup>

Age	Face amount
18-75	\$65,000,000
76-80	\$60,000,000

### Term products (30-year) — automatic binding limits<sup>1,2</sup>

Age	Face amount
18-55	\$65,000,000

## Retention limits<sup>5</sup>

Among the highest retention limits in the industry.

### Retention limits<sup>5</sup>

Individual coverage		Survivorship coverage <sup>4</sup>	
Age	Face amount	Age — Both lives	Face amount
0-70	\$30,000,000	20-70	\$35,000,000
71-75	\$25,000,000	71-75	\$30,000,000
76-80	\$20,000,000	76-80	\$25,000,000
81-85	\$10,000,000	81-85	\$12,500,000
86-90	\$7,500,000	86-90	\$10,000,000

## Jumbo Limits<sup>2,3</sup>

The Jumbo Limit is the sum of all inforce coverage plus pending formal applications to be placed with all companies. A case that exceeds the Jumbo Limit will not be considered unless John Hancock has available internal retention or facultative reinsurance capacity.

## Jumbo Limits<sup>2,3</sup>

Age	Product	Face amount
0-80	All products — Individual and survivorship	\$65,000,000
81-85	Permanent products only — individual and survivorship	\$50,000,000
86-90	Permanent products only — individual and survivorship	N/A (limited to Retention only)

It all adds up to **easier sales for your high-net-worth clients** — and you!

1. Represents maximum potential capacity (Reinsurance and Retention combined) for Standard or better lives. Does not include products that are not fully underwritten.

2. Jumbo, automatic binding and retention limits may vary by product and be reduced by age, mortality assessment and for aviation risks and juveniles. Coverage may be reduced or not available for foreign risks and sports figures. Age availability for Term products will vary by term duration.

3. Applications containing Return of Premium rider or other increasing features must satisfy John Hancock's Automatic Binding and Jumbo Limits based on ultimate death benefit amount. Underwriting requirements are based on the ultimate death benefit amount.

4. Survivorship coverage limits are based on both lives being in the same age grouping (e.g., "0-70" is an age grouping), and both lives being Standard or better.

5. Represents maximum potential retention for Standard or better lives.

Insurance policies and/or associated riders and features may not be available in all states.

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