

Retail Life, Third Party Distribution
Retention/Auto-Bind/Jumbo Amounts
(COVID-19 Modifications)

Single Life Limits										
Issue Age	Whole Life <i>(max issue age 79)</i> Custom Whole Life <i>(max issue age 70)</i> Value Whole Life <i>(max issue age 79)</i>		Custom Universal Life Guarantee <i>(max issue age 79)</i>		Universal Life <i>(max issue age 79)</i> Universal Life Protection Up to 90 <i>(max issue age 70)</i>		Variable Universal Life Accumulator II <i>(max issue age 79)</i>		Yearly Convertible Term Level Premium Convertible (LCT) Term 10-20 <i>(LCT Years 1-10 max issue age 75)</i> <i>(LCT Years 11-20 max issue age 65)</i>	
	Retention	Auto-Bind	Retention	Auto-Bind	Retention**	Auto-Bind	Retention**	Auto-Bind	Retention**	Auto-Bind
0 - 60	\$40M	N/A	\$2.5M	N/A	\$0	\$50M	\$0	\$33.3M	\$0	\$50M
61 - 65	\$20M	N/A	\$2.5M	N/A	\$0	\$50M	\$0	\$33.3M	\$0	\$50M
66 - 75	\$10M	N/A	\$2.5M	N/A	\$0	\$25M	\$0	\$20M	\$0	\$25M
76 - 79	\$5M	N/A	\$2.5M	N/A	\$0	\$12.5M	\$0	\$10M	\$0	N/A

Issue Age	Custom Survivorship Whole Life <i>(max issue age 79)</i>		Survivorship Universal Life <i>(max issue age 79)</i>	
	Retention	Auto-Bind	Retention**	Auto-Bind
0 - 60	\$50M	N/A	\$0	\$50M
61 - 65	\$30M	N/A	\$0	\$50M
66 - 75	\$15M	N/A	\$0	\$30M
76 - 79	\$7.5M	N/A	\$0	\$17.5M

**Please note: No internal retention is available. These products are ceded on a first dollar quota share basis when the case is under the Jumbo Limit.

- The maximum retention on any insured cannot exceed the survivorship limit for age and rate class, while remaining within the individual and survivorship retention limits. All retention limits are subject to underwriter's discretion.
- Jumbo limit is \$65,000,000. This includes inforce and pending with all companies; Foreign risk Jumbo limit (includes inforce and pending with all companies); category 1 = \$35M, category 2 = \$25M, category 3 = \$10M
- Retention limits are based on age at nearest birthday. No backdating to save age.

• **Applicants ages 80 and above - until the pandemic is fully under control, we will not accept applications on clients who are age 80 and above.**



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