Retention				
Ages	Preferred Plus Table 4	Tables 5 - 8	Tables 9 -12	
20-75	\$2 million	\$500,000	\$500,000	
76-85	\$500,000	\$500,000	\$500,000	

Automatic binding limits

Ages	Preferred Plus Table 4	Tables 5 - 8	Tables 9 -12
20-75	\$20 million	\$5 million	\$5 million
76-80	\$4 million	\$2 million	\$1 million
81-85	\$2 million	None	None

Significant additional capacity is available through facultative reinsurance for cases exceeding our Automatic Binding Authority.

Jumbo limits

Cases in excess of our jumbo limits require facultative approval by our reinsurers. Case size is determined by total in force plus total amount currently applied for with all companies, including amounts to be replaced.

Ages	Amounts	
20-75	\$65 million	
76-85	\$30 million	
Foreign National Jumbo Limit		
20-70	\$35 million	

Large cases

All applications greater than \$5 million face amount get all the special attention we know they require.

Our underwriting professionals have the expertise necessary to drive these critically important cases through to policy issue.