



## U.S. Retention & Reinsurance Limits

Retention and auto-issue limits for Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company (collectively “Transamerica”) are listed below. These limits are applicable to residents of the United States and Canada.

### Retention

The amount or percentage of risk retained by Transamerica varies by the issue age and underwriting class of the client. Amounts not retained are reinsured with top-rated reinsurance companies through either an automatic reinsurance pool or facultative reinsurance.

### Automatic Binding Limit\*

The maximum amount of life insurance that may be ceded on an automatic basis that a reinsurer is obligated to assume without making its own underwriting assessment.

### Automatic Issue Limit

The sum of Transamerica’s retention and the amount reinsured under the autobinding limits. (Note: some competitors include their retention in their published autobinding limits.)

### Facultative Reinsurance

Facultative cases are those outside of our automatic pool arrangements. These require the entire underwriting file to be sent to the reinsurance company for the reinsurer’s review and decision. Typically, once facultative reinsurance has been used, all future applications on that individual must be facultative.

### Jumbo Limits

The Jumbo Limit is defined as the Ultimate Amount of life insurance in force, plus the new Ultimate Amount of insurance applied for in all companies, less any life insurance that will be 1035-exchanged for a Transamerica life insurance policy. Transamerica’s Jumbo Limit is \$65 million for all issue ages. Over age 80, the Jumbo Limit is \$50 million.

## Retention Guidelines—Regular Risks (Excluding Aviation)

### Single Life—Universal Life, Term, ISWL, Indexed UL & Variable UL

		Standard through Table D			Table E – H			Table J – P		
		Retention	Autobinding*	Auto Issue	Retention	Autobinding*	Auto Issue	Retention	Autobinding*	Auto Issue
Ages	0–15	\$10,000,000	\$0	\$10,000,000	\$0	\$0	\$0	\$0	\$0	\$0
	16–17	\$15,000,000	\$45,000,000	\$60,000,000	\$10,000,000	\$20,000,000	\$30,000,000	\$7,500,000	\$0	\$7,500,000
	18–65	\$15,000,000	\$45,000,000	\$60,000,000	\$10,000,000	\$20,000,000	\$30,000,000	\$7,500,000	\$0	\$7,500,000
	66–75	\$15,000,000	\$30,000,000	\$45,000,000	\$7,500,000	\$15,000,000	\$22,500,000	\$4,500,000	\$0	\$4,500,000
	76–80	\$15,000,000	\$15,000,000	\$30,000,000	\$7,500,000	\$7,500,000	\$15,000,000	\$0	\$0	\$0
	81–85	\$7,500,000	\$7,500,000	\$15,000,000	\$0	\$0	\$0	\$0	\$0	\$0
	86–89	\$4,500,000 <i>(Standard only)</i>	\$0	\$4,500,000 <i>(Standard only)</i>	\$0	\$0	\$0	\$0	\$0	\$0

NOTE: Policies may not be available due to age, risk assessment, and state availability. Please refer to the product guide for details or contact your sales team with any questions.

\*Auto bind limits are halved on risks with aviation regardless if there is aviation coverage or exclusion.