



# 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.

**NEW**

### 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
<b>76-80</b>	<b>\$60,000,000</b>	<b>76-80</b>	<b>\$65,000,000</b>
<b>81-85</b>	<b>\$30,000,000</b>	<b>81-85</b>	<b>\$32,500,000</b>
86-90	\$7,500,000	86-90	\$10,000,000

### Term Products — Automatic Binding Limits<sup>1,2</sup>

**NEW**

Age	Face amount
<b>18-70</b>	<b>\$65,000,000</b>
<b>71-75</b>	<b>\$65,000,000</b>
<b>76-80</b>	<b>\$60,000,000</b>

## Retention Limits<sup>5</sup>

Among the highest retention limits in the industry.

### Retention Limits<sup>5</sup>

Individual Coverage		Survivorship Coverage	
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

**New Super Pool**  
combined with our existing **Jumbo Plus**, offers the potential for **over \$100 million in total capacity.**<sup>6</sup>

Contact your underwriter for more information.

## 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!**

For more information, contact your  
**John Hancock Underwriter at 1-800-505-9427**

1. Represents maximum potential capacity (Reinsurance and Retention combined) for Standard or better lives. Does not include John Hancock's M Proprietary, and products that are not fully underwritten.

2. Jumbo, Automatic Binding and Retention Limits may vary by product and be reduced by age, mortality assessment, for aviation risks, and juveniles. Coverage may be reduced or not available for foreign risks and sports figures.

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 determined based on the age and risk class of the life with the better underwriting decision.

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

6. Subject to availability. Represents maximum potential capacity available. Reduced capacity available for private aviation, professional athletes, and entertainers. Jumbo Plus and Super Pool do not apply to M Proprietary products. Contact your underwriter for more details.

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

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Insurance products are issued by John Hancock Life Insurance Company (U.S.A.), Boston, MA 02116 (not licensed in New York) and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

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