



LIFE INSURANCE



# New Larger Retention Limits on Permanent Products

JUNE 2010

## Increased Retention Limits — Permanent Products, Up to and Including Age 75

Permanent Products (fully underwritten) — Retention Limits <sup>1,2</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

## Better Positioned to Place Your Large Cases

With leading retention, John Hancock is even better positioned to meet the needs of your high-net-worth clients. You will also benefit from the other key advantages we offer, including:

- Accessible and experienced large-case underwriting specialists
- Financial strength
- In-depth Advanced Markets

For more information, please contact Agent Support Group at:

Agent Support NYC  
(212) 697-2025

Agent Support Long Island  
(516) 482-8282

Agent Support Westchester  
(914) 345-9666

**EASIER  
Than Ever to  
Place Your Next  
LARGE Case!**

[www.ASGLIFE.com](http://www.ASGLIFE.com)

1. Retention Limits may be reduced by age, mortality assessment, for aviation risks, entertainment figures and juveniles. Coverage may be reduced or not available for foreign risks and sports figures.
2. Represents maximum potential retention for Standard or better lives.