

Competitive Automatic Binding Limits^{1, 2, 3}

At John Hancock, we have high automatic binding limits (i.e., the guaranteed acceptance reinsurers give us based on John Hancock's underwriting on a case — if within our Jumbo Limits and treaty parameters). **These competitive limits allow us to frequently meet a client's large-case needs without going to reinsurers.**

Permanent Products			
Individual Coverage		Survivorship Coverage including Survivorship Term (based on better life)	
Age	Face Amount	Age	Face Amount
0-75	\$65,000,000	0-70	\$65,000,000
76-80	\$55,625,000	71-80	\$45,000,000
81-85	\$21,250,000	81-85	\$13,750,000
86-90	\$9,375,000	86-90	\$11,875,000

Term Products	
Age	Face Amount
0-70	\$57,000,000
71-75	\$51,500,000
76-80	\$42,125,000

Jumbo Limits^{2, 3}

The Jumbo Limit is the sum of all inforce coverage plus pending formal applications including ultimate amounts on John Hancock policies. **Existing insurance with John Hancock or another carrier that is being replaced will be deducted, providing we receive a fully executed absolute assignment transferring ownership to John Hancock. This can significantly increase the face amount available on a new policy without prior consultation with our reinsurers.**

Product (includes both Individual and Survivorship)	Age	Face Amount
All Products	0-80	\$65,000,000
Permanent Products Only	81-90	\$50,000,000

Retention Limits^{2, 3, 4}

If the amount applied for is over the Jumbo Limit John Hancock can offer its available retention. Additional amounts may be available through facultative reinsurance.

Permanent Products			
Individual Coverage		Survivorship Coverage including Survivorship Term	
Age	Face Amount	Age	Face Amount
0-80	\$20,000,000	Both lives 0-80	\$25,000,000
81-85	\$10,000,000	One life 0-80 and the other 81-90	\$20,000,000
86-90	\$7,500,000	Both lives 81-90	\$10,000,000

Term Products	
Age	Face Amount
0-80	\$20,000,000

1. Represents maximum potential capacity (Reinsurance and Retention combined) for Standard or better lives. Does not include John Hancock's M Proprietary, COLI and Protection Whole Life products.
2. Jumbo, Automatic Binding and Retention Limits may be reduced by age, mortality assessment, for aviation risks and for entertainment figures. Coverage may be reduced or not available for foreign risks and sports figures. For John Hancock Life Insurance Company of New York, Retention and Automatic Binding Limits are based on an agreement between the Company and an affiliate.
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. Represents maximum potential retention for Standard or better lives.

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

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