

CARRIER UNDERWRITING TABLE SHAVE AND HEALTH CREDITS PROGRAMS

Carrier	Type of Program Table Shave or Life Styles (Credits?)	Ages Available	Products Available	Face Amounts Available	Parameters
AIG	Expanded Standard	Ages 0 - 70	All Permanent Products	Available up to Auto-Bind Limits	Allows for improvement from table B to standard on most permanent Tobacco or Non Tobacco cases through age 70/autobind limits. No preferred class is available on an expanded standard case. Cannot be used to improve flat extra premiums.
	Flex Points	Ages 18 - 70	All Products	Available up to Auto-Bind Limits	On cases originally assessed Table D or better, this crediting program may qualify proposed insureds for one preferred class upgrade or one substandard class improvement if they meet 4 of the flex points in our program. Cannot be used to improve flat extras or ratings due to tobacco classes, marijuana use, MVR, Aviation, Avocation, Foreign Travel/Residency, Occupations. Cannot be used to move from Standard to Preferred if Standard Plus is not available.
Equitable	STEP	Ages 20 - 69	All Fully Underwritten Products Permanent and Term	Individual: \$20,000,000 Survivorship: \$25,000,000	Improving substandard risks up to Table C by one table is now for permanent coverage only. Improving one preferred class is still available for both perm and term.
Foresters Financial	Preferred Stretch Credits	Ages 18 - 85	Advantage Plus, SMART UL, Your Term	\$100,000 - \$10,000,000	Various considerations to cholesterol, BP, aviation, avocation, lab results depending on circumstances and merit of the case.
Global Atlantic	Life Credits	Ages 0 - 80	All Permanent Products	Available up to Auto-Bind Limits	Ages 0 - 70: 75 Credits Available Ages 71 - 80: 25 Credits Available up to Table 8
John Hancock	Healthy Edge Program	Ages 20 - 70	All Products	Available up to Auto-Bind Limits	Available for all Standard or better cases for class upgrades (No substandard cases).
Lincoln Financial	Table Reduction Program	Ages 18 - 70	All Permanent Products	Up to \$10,000,000	Consideration for up to \$10 million maximum face amount, through age 70, for Table 3 to Standard rate classes for permanent life insurance products
Mutual of Omaha	Life Style Crediting Program (FIT)	Ages 18 - 75	All Products	\$100,000 - \$5,000,000	Base rating Table 4 or less after normal credits. Exclusions: FE ratings, ratable substance abuse, CAD prior 50, CVA, ratable cancer, DM1, Non-tobacco users only.
Nationwide	Placement Improvement Program (PIP)	Ages 15 - 70	Whole Life series, Accumulator VUL, Protector VUL, YourLife Current Assumption UL, YourLife Survivorship VUL	\$100,000 - \$5,000,000	Medical impairments only, Table C or lower
	Life Style and Wellness Credits Program	All Ages Available	All Traditionally Underwritten Products Available	Available up to Auto-Bind Limits	An insured may be credited up to one classification, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings.
New York Life	Best Offer Credit	All Ages Available	Permanent Products Only	Available up to Auto-Bind Limits	If exam requirements are favorable, potential credits will be applied to cases on cases rated equivalent of a Class 4 or better. Preferred not available. Also Some impairments are excluded from this program.
North American	Life Style Crediting programs	Ages 18 to 75	All products	\$50,000 to \$5,000,000	An insured may be credited up to one classification, including from Preferred to Super Preferred, and wellness credits can improve substandard ratings. As per our reinsure credit award programs.
Principal	Risk Upgrade Program	Ages 20 - 65	All Products except One-Year Term	\$100,000 - \$5,000,000	Table 2 or \$2.50 per \$1000 on single item only. All other impairments and non-medical risks must be Standard. See eligible impairments in the Principal Field Underwriting Guide.
	Healthy Credits Program	All Ages Available	All Products	Available up to Auto-Bind Limits	Healthy Lifestyle Credits: Calculated on ALL cases with PI age 85 or less. Used to help qualify for SP, PREF, or Super Standard class and in reducing a table rate 2 tables or removing a \$5/M flat extra.
Protective	Pro Credit/Standard to Preferred credit	All Ages Available	All Products	Available up to Auto-Bind Limits	For non-tobacco insureds only where the Standard offer was due to only 1 cardiac risk factor. Cardiac risk factors include Blood Pressure/Build/Total Cholesterol/Cholesterol ratio or Family History of CAD. For Preferred to be available all other cardiac risk factors minus the one knock-out must be considered Preferred.
Prudential	Rate Reduction Program	Ages 18 - 70	All Products	\$100,000 - \$10,000,000	Single impairment program that allows certain low substandard rated (Special Class A and B) impairments to be issued at Standard rates (Nonsmoker or Smoker) if the ratable conditions of the affected case meet the internal guidelines.
Sagicor	Pivot program/Accelerwriting	Ages 18-75	Term	\$500,001-\$1M	Available where the consumer score was the only factor keeping the client out of a better class, we can order records if the client has been seen in the last 18 months
Securian Financial	Mortality Credits	All Ages Available	All Products	Available up to Auto-Bind Limits	Cases rated at standard or better have credit opportunities based on build, cholesterol, motor vehicle history, and family history
Symetra	Good Life Rewards program	Ages 20 - 70	Permanent Products Only	Available up to Auto-Bind Limits	Non-smokers only: 3 tables for qualifying medical histories other than CAD/CVD which is 2 tables, improvement up to a preferred rating
Transamerica	Proprietary internal allowances at the Underwriter's Discretion	N/A			
Zurich	Table Reduction Program	Ages 0 - 70	All Products	\$250,000 - \$20,000,000	Up to \$20mm full retention, ages up to and including 70, permanent medical ratings through class F, Non-tobacco, no alcohol/drug related ratings. Must meet 3 of the 5 criteria: BMI 18-25.4 for females and 20-27.4 for males/BP meets preferred class/Chol/HDL meets preferred class/Any type of normal stress test (treadmill, stress echo, imaging within past 2 years)/A1c of 5.5 or less w/in past 6 months.
	Preferred Class Improvement	Ages 0 - 70	All Products	\$250,000 - \$20,000,000	Maximum one class upgrade, through age 70, all plans, through age 70. Considered if one of the following keeps client out of the next best class: Chol/BP/Build/Fam hx. Not available on all products.