

TABLE SHAVINGS/CREDITING PROGRAMS 2015



Carrier	Programs	Age/Amounts
Accordia	Life Credits: Can reduce rate class up to 3 tables - UL and SUL	Up to age 80 - No face amount limit; For SUL, both insureds can benefit
American General	Expanded Standard Program: Table 3 to Standard or flat extras to \$5.00 to Standard - UL only ("AG" series products only) Better Choice Preferred, Preferred Offsets and Healthy Credits available for term	Up to age 70; No face amount limit; Does not apply to SUL Other programs available with no age restrictions
AXA	Good Health Credit Program: Available up to Table 4 for all products	Up to age 70 Available up to \$20 mil individual and \$25 mil SUL For SUL, both insureds can benefit
Banner	Crediting Program: Can improve an UW decision by one class if certain criteria are met for all products	Available on all products, face amounts and ages
Genworth	360 LifeView: Underwriters will take a holistic look at applicants that may result in more favorable underwriting decisions	Available on all products, face amounts and ages
John Hancock	Healthstyles: Up to 2 table upgrade - UL and SUL	Up to age 70, rated Table 2 or better, eligible for upgrade to a max of Std; Ages 20-65, can qualify for upgrade from Std to Super Preferred; For SUL, both insureds can benefit
Lincoln Life	Table Shave: Table 3 to Standard - UL and SUL	Up to age 70 - \$10 mil max; For SUL, both insureds can benefit
Met Life	MetEdge: Credits available for Table 2 and 3 offers for all products	Up to age 70 - \$10 mil max; For SUL, both insureds can benefit
Nationwide	Table Shave: Table 3 to Standard - VUL only Wellness Credits: Available for UL	Up to age 70 - \$10 mil max; For SUL, both insureds can benefit
Principal	Table Shave: Table 3 to Standard or flat extras to \$7.50 to Standard - UL and SUL Healthy Lifestyle Credits (HLC's) available for term	Up to age 70 - \$5 mil. max; For SUL, both insureds can benefit
Protective	Procredit Program: Possible upgrade to Preferred from Standard for all products . Senior UW Program: May allow Select Preferred or Preferred to those who would not have previously qualified for all products	Procredit Program: Up to age 70 - No face amount max; Senior UW Program: Ages 71 and up For SUL, both insureds can benefit
Symetra	Good Life Rewards: Credits can offset table ratings up to 3 tables up to Preferred - UL and SUL	Up to age 70 - No face amount max; For SUL, both insureds can benefit
Transamerica	Transcend: Improved class ratings available for Table 2, 3 and 4 offers for single impairments only - UL and SUL	Up to age 70- \$5 mil max; For SUL, both insureds can benefit
United of Omaha	FIT crediting program: Upgrades available for Table 4 or less for all products	Up to age 75, \$250K to \$5 million (\$10 mil max for SUL); For SUL, both insureds can benefit
Zurich	Table Reduction Program: Credits can offset substandard ratings by one table and Table 2 ratings are reduced to Standard for all products	Up to age 70 for non-smokers only; No face amount max