

CARRIER TABLE SHAVE PROGRAM
Updated 5/24/2010

Company	Table Shave	Age Limits	Face Amount Maximum	Program details
American General	Standard to Preferred	18-70	Min face \$1m, no max	Preferred credits allow improvement of one class only. Term and permanent, individual and joint eligible. Pref credits apply to build and fam hx only. Does not apply to MVR, avocation, aviation, or tobacco use. Cannot change tobacco to non-tobacco.
Aviva	Table 3 to standard	20-70	10,000,000	All Aviva permanent products. Not available on term policies nor on Single Premium Life policies. On SUL products, if one insured has table reduction then the other must be Std or better. Underwriter will automatically apply, no need to ask for it. Cases facultatively shopped that come back Table 3 or better will be reduced to Std. Flat extras not eligible.
AXA	2 Tables up to Table D	20-70	25,000,000 (Single life) 20,000,000 (Joint life)	Good Health Program replaces the former Table Shave Program. All products where the PI demonstrates a healthy lifestyle. Medical flat extras, drug history, alcohol history, diabetes, certain cancers, cardiac history & tobacco users are not eligible.
Columbus Life	Table C to standard	20-70	100,000 to 1,000,000	Expanded Standrad Program (ESP) All individual UL and VUL plans eligible. Survivorships eligible, both can be shaved but not applicable if one is uninsurable. Flat ratings not eligible. Cases shopped with reinsurance not eligible.
Hartford	Table D to STD Table C to STD Table B to STD	50 or < 51-60 61-70	10,000,000	Stag Protector II VUL, Stag Accumulator II VUL, Stag VL Last Survivor II, Stag Whole Life, Hartford Advanced UL, Hartford Advanced Last Survivor UL, Hartford Quantum II VUL, Stag UL, Hartford UL CV
Lincoln Financial	Table 3 to standard	15-70	100,000 - 10,000,000	Permanent products only (excluding MoneyGuard® Series and term). Both lives on Survivorship products can be reduced to Std provided both are Table C/3 or less, up to max age 70. Program includes medical flat extras of \$5 per k or less that will be reduced to Std except if in combination with a table rating. Non-medical flats for aviation, avocation, MVR, and foreign residence or travel not eligible. Underwriter or MD may exclude case from program at discretion. (081909)
Lincoln Benefit	4 Tables	25-69	From 100,000 to 5,000,000	Super Sherlock Program - Cases rated Table 6 or better, maximum improvement is 4 tables or one preferred/standard class (ex. standard select to preferred or preferred to preferred elite. Both insureds can benefit on joint life plans. No credits with a history of stroke, TIA, cancer, alcohol, drug history, or combination of heart disease and diabetes. No flat extras. Applicable to fixed and variable permanent life plans. Examples of Sherlock credits are: normal treadmill stress test, normal ultra-fast heart scan, normal ECHO's, exceptional blood pressure, regular exercise program, family history, BMI < 28, regular annual exams and exceptional cholesterol and HDL ratios
Met Life	Up to 3 Tables	18-70	10,000,000	All permanent & term plans. Survivorship plans not available. Reinsurer may make a more competitive offer w/o taking Met's offer off the table. For clients with 1 or 2 minor medical impairments to be upgraded to Table B or Standard. Eligible impairments are: abnormal blood sugar, triglycerides, albumin, globulin a1c ratios, BMI, blood pressure, BUN, cholesterol/HDL, creatinine, EKG, build, LFT's, PSA, proteinuria. Foreign travel/foreign nationals, motor vehicle violations and scuba diving.
Mutual of Omaha	Up to 2 Tables	18-75	\$250,000 - \$1,000,000	Called the "Fit" program. Applies to all fully underwritten term and universal life products. Applies to non-tobacco users only. Base rating after normal credits of Table 4 or less: does not apply to flat extra ratings. All impairments qualify. Lifestyle credits - regular preventative medical care and compliant follow-up; minimal alcohol use (no more than 1-2 daily and no history of abuse); lifetime nonsmoker; income > \$100K, or net worth > \$1M or a college degree; preferred or better driving record. Medical - no deaths from any disease prior to age 70; cholesterol/HDL ratio <5.0; negative cardiac testing, GTX exercise performance >10METS; optimal blood pressure control, treated or untreated of 130/80 and preferred or better build, ages 18-60 or standard plus for ages 61-75. Any 3 of the above = 1 table and any 5 equal 2 tables. Effective 6/1/09
Nationwide	Table C to Standard for Ind. & SUL	15-70	\$100,000 - \$10,000,000	Placement Improvement Program (PIP) available to select permanent plans and SUL products. Not available for cases offered through reinsurance, any flat extra risk, risks involving avocations or aviations, foreign risks that are ratable, reissued cases, conversions, internal exchanges or any situation where full underwriting is not involved; re-evaluations for rating reductions. Not eligible for standard to preferred. For SUL - available for insured's.
Pacific Life	Table 4 to standard	0-70	6,500,000 (Single Life) 10,000,000 (Joint Life)	Private aviation, drug history, and alcohol history not eligible.
Phoenix	Table C to standard - Ind Table D to Standard - SUL	15-70	10,000,000 (Individual Life) 12,000,000 (Joint Life)	On for permanent plans of coverage. Cancer ratings, non-medical ratings (aviation, avocation, etc.) not included, and insureds with CAD are not eligible. For Survivorship 2 lives are eligible: up to 4 tables total, combinations can be 2 tables for each; 1 table for one insured & 3 for the other; or, 4 tables for 1 insured. Cases that do not qualify for the UFirst Program may still qualify for the Phoenix's existing debit/credit program.
Principal	2 Tables	No limitations to age	No face max face amount	Healthy Lifestyle Credit Program - applies to medical ratings only; no heart disease, diabetes. Can apply for cancer table ratings, but not flat extras. Can receive credits for build, blood pressure, cholesterol/HDL ratio, EKG's and other cardiac tests. Routine physical within 2 years, exercise/wellness programs, preventative cancer screening, good dietary habits
	Table 3 or Flat Extra of \$7.50/1000	0-70	5,000,000	Principal ASAP (automatic standard approval program). Permanent plans only, medical ratings (no ETOH/drugs); both lives available on SUL, can be used with HLC's
TransAmerica	Up to 2 Tables	18-70	5,000,000	Transcend Program - Improves offers for single impairment conditions. Some non-related two impairments can be considered. Improved up to 1 or 2 tables, up to Table D. Available on Term, UL & Survivorship cases. Improved offers for single impairments include: PSAs, EKG, build, scuba, serum Creatinine, abnormal blood sugar, albumin, globulin A/G ratio, proteinuria, triglyceride, LFTs, motor vehicle violations, blood pressure, BMI, cholesterol/HDL, BUN, foreign travel/foreign national.
Sun Life	3 Tables	0-80	No face max face amount	This is a points/credits program. It allows the underwriter to remove up to 3 tables or credit up to 75 points. This program is capable of even moving Standard applicants to Preferred. There is no age limit, no upper rating limit. Permanent products only. No need to ask for program. Flat extras not eligible. Applicants with known or suspected cardiac or vascular disease are excluded.
Union Central	Table C to standard	0-65	2,000,000	Medical flat extra ratings of \$5 per thousand or less will be reduced to standard except when combined in a table rating. Non-medical flat extra ratings are not eligible. Table ratings received as offer from reinsurance not eligible. Term conversions not eligible for table shave.
	Table C to standard	66-70	1,500,000	