

**CARRIER TABLE SHAVE PROGRAM**  
Updated 2/17/12

Company	Table Shave	Age Limits	Face Amount Maximum	Program details
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.
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)
Principal	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

**CARRIER CREDIT/POINTS PROGRAM**

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. On permanent policies only, all cases approved table 2 will be issued as standard.
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.
John Hancock	Upgrades on Standard or better	60 - 65 Standard or Better 18 - 70 Table 2 and better	5,000,000	Permanent products only for individual and survivorship. Health and lifestyle credits - annual check ups, favorable cardiac tests, regular screening tests, lifetime non-smoker, regular exercise and family history of longevity. Term cases, term conversions, medical flat extras, policies with LTC rider and cases with volatile risk histories are not available.
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, scuba diving, bariatric surgery, intentional weight loss, underweight, asthma, epilepsy and rheumatoid arthritis.
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. <b>Medical</b> - 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. <b>Any 3 of the above = 1 table and any 5 equal 2 tables. Effective 6/1/09</b>
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.
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
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.