

# CARRIER UNDERWRITING PROGRAMS

Carrier	Type of Program (Table Shave or Life Styles)	Parameters
AIG	Expanded Standard	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	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. Available ages 18-70. 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 Std to Pref if Std Plus is not available.
AXA	STEP	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.
Brighthouse Financial	Note: Brighthouse Financial has sunset their life products as part of their 2017 CSO/PBR transition strategy. Look for new life products from Brighthouse in 2020.	
Foresters Financial	Preferred Stretch Credits	Various considerations to cholesterol, BP, aviation, avocation, lab results depending on circumstances and merit of the case.
Global Atlantic	Life Credits	UL only, up to auto-bind limits. 75 credits available up to age 70, 25 credits from 71-80 up to Table8
John Hancock	Healthy Edge Program	All Products and all face amounts for ages 20-70. Available for all STD or better cases for class upgrades (No substandard cases). For Permanent products where the Vitality Plus Rider is available and elected, the client can qualify for a 1 table reduction on rated offers for LIFE portion of the risk.
Lincoln Financial	Table Shave	Age 15-70, permanent products, \$100k - \$10MM, medical impairments only, Table C or lower, Flat Extra of \$5 or lower.
Mutual of Omaha	Life Style Crediting Program (FIT)	Ages: 18-75, Base rating Table 4 or less after normal credits. Exclusions: FE ratings, ratable substance abuse, CAD prior 50, CVA, ratable cancer, DM1. Face Amount: 100,000 - 5,000,000 (10,000,000 GULS), Non-tobacco users only.
Nationwide	Placement Improvement Program (PIP)	Ages 15 -70, Face amounts \$100,000 - \$5,000,000, medical impairments only, Table C or lower. Available Products: Whole Life series, Accumulator VUL, Protector VUL, YourLife Current Assumption UL, YourLife Survivorship VUL.
	Wellness Credits Program	All Ages, All Face amounts and All Products (Except Nationwide YourLife Simplified and Nationwide YourLife CareMatters): 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	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.
Principal	ASAP (Table Shave) and Healthy Credits Program	ASAP (Table Shave Prog) – UL Only (Except BVUL / EVUL) Maximum \$5MM per Insured, Issue age 70 or less. Available for both Pl's in a SUL. Table 3 or \$7.5-/ M FE to STD. ASAP can be applied after using HLC's to reduce a rate and applies to medical ratings only. 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	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.

Updated 8/14/2019

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Prudential	Rate Reduction Program	Reinsurance programs that allow certain low substandard rated (Special Class A and B and/or \$2.50/1,000 Flat Extra) impairments to be issued at Standard rates (Nonsmoker or Smoker) if the ratable conditions of the affected case meet the reinsurer's guidelines. Ages 20-70; min face amount=\$100,000; max face amount=\$5,000,000.
Securian Financial	Mortality Credits	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, Non-smokers, permanent products 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	Up to and including age 70, non-tobacco, Perm table rating through Class F, full \$20mm retention, Etoh/Drug ratings not eligible, BP & Chol/HDL must meet our Pref class, BMI 18-25 for females 20-27 for males
	Preferred Class Improvement	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.

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