

# INCLUDING TABLES & UPGRADES

8/8/16

Carrier	Eligible Plans	Table Shave	Max Age	Max Face Amount
American General	Secure Lifetime GUL 3, Max Accumulator AUL and Value+ protector IUL	Table B through Standard	70	No Limit
	VUL products	Table C through Standard		
American National	GUL or CAUL	Table 4 to Standard	85	25,000 - 99,000
AXA	All plans Non-Smoker only** Term and UL	S.T.E.P program allows one class rating improvement to a maximum of Preferred Elite	69	Up to full retention 20M individual 25M Survivorship
Global Atlantic (Aviva)	All Permanent plans	Up to 3 credits (Preferred to Moderate Standard) Available through Table 8	80	No limit
John Hancock	UL and Survivorship	Health Styles Program Upgrades on Standard or better risks to a maximum of Super Preferred Non-Smoker	20-65	5M
		Upgrades of Substandard decisions (150% or better) to a maximum of Standard Non-Smoker	18-70	
Legal & General America	Term and UL	Special credits are available- proprietary, one class rating improvement. Must be at least Standard rating to apply	None	None
Lincoln Financial	UL and Survivorship	Table C to Standard Medical flat extra fees to \$5.00 or less without Table rating. Can use credits to get Table C and then shave	70	10M
MetLife	Met Edge, All Plans, Term and UL	Eligible Table B/C cases reduced to Standard	18 - 70	10M
Minnesota Life	No Credits	No Table Shavings. However, has 12 reinsurances and usually available, it can reduce their rates by 2-3 Tables - no downside risk with reinsurance	18 - 75	Single Life 1M Survivorship 2M
Mutual of Omaha	Term, UL and SUL	Basic credits, up to 2 credits and up to Table 4 Fit credits, 2 credits available for Lifestyle and Medical	18 - 75	Min 250k - 1M max
National Life	Term, IUL, Whole Life	3 Tables to Standard. Medical flat extras up to \$2.50/k can be shaved	70	5M
Nationwide	UL Accumulation VUL Protection VUL Survivorship VUL	Table C up to Standard Rating and lower premium costs on select Permanent life insurance products up to \$10M	70	\$100,000 - \$10M

# TABLE SHAVE PROGRAMS INCLUDING TABLES & UPGRADES

Carrier	Eligible Plans	Table Shave	Max Age	Max Face Amount
North American	SUL	Table 4 to Standard, available with waiver of surrender charge rider only.		
	UL	Table 4 to Standard only available for their Rapid Builder UL and Custom Growth UL. They have to be issued with the waiver of surrender charge rider.	18 - 75	25,000 - max
Principal	Permanent plans exc NLP	Table C to Standard includes Medical flat extras to \$5.00 Possibly and \$7.50 for certain cancers	0 - 70	5M
Protective Life	UL and SUL Plus	N/A will upgrade Standard to Preferred with single criteria	70	2M
	UL and SUL	Life advantage program can improve certain Table C single impairment case	70	2M
Prudential	All Plans (excluding FIC products)	Table A and B to Standard. Flat extras of no more than \$2.50 / 1,000 due to hazardous occupation or avocation participation may apply	70	\$100K - \$5M (total in force in all companies not to exceed \$20 million)
SBLI	ALL Plans	Healthy credits program Table 5 through Select Class (2 table improvement max)	70	10M
Symetra	UL	Medical credit program Table 6 through Preferred (3 table improvement max)	70	None
Transamerica	UL and SUL	Credits available for Lifestyle	75	
	Term UL and SUL	Transcend single impairment will allow up to two Table D reductions	70	5M
Voya Financial (ING)	UL and SUL	Mortality credits available (easily attainable). Standard to Preferred Non-Smoker allow for Standard with no credits eligibility for any of the Preferred rate classes. Example: Type 1 diabetic Preferred Non-Smoker. Applies to a "true" Standard only with no debits over 25%. An upgrade to Preferred+ for Term and UL	(case by case) 18 - 75	5M
			76 - 80	3M
Zurich	ALL Plans Non-Smoker only	Non-Tobacco, Permanent medical table ratings through Class F, alcohol/drug related ratings are not eligible, BP & Cholesterol/HDL must meet at least their Preferred (2nd best) class, BMI 18-25 for females and 20-27 for males. Permanent Products: Class C to Standard, Class D to F receives a two table reduction. Term Products: Class B to Standard, Class C to F receives a one table reduction	70	Up to full retention 20M