

Table Shaving and Upgrade Programs

Last updated 09/17/2018

For Internal Use Only

All carriers shown may not be available. Please check your approved carrier list before proceeding.

Carriers in yellow are true table shave carriers.

****Shaves and credits cannot be used for drug or alcohol related ratings.****

Changes since last publication

- Features subject to current contract terms at time of sale.
- Carriers and products offered through Tellus Brokerage Connections may not be approved for use in all states.
- For informational use only-- **Subject to change without notice.** Survey based on information from various sources. **Prepared for agent use only**

Access to products and carriers available through Tellus Brokerage Connections.

Carrier	Comments
Allianz	<p>**Table 2 is absorbed within standard rates for any age, face amount, or product.**</p> <p><u>Lifestyle Credits Program</u> – This program gives a one risk class upgrade if certain criteria for favorable lifestyle factors is met. Upgrade is automatically applied if client is eligible. The information is gathered via application, phone interview, and exam. Favorable lifestyle factors that are considered: routine preventative care and screening studies, family history and longevity, regular exercise/physical activity, regular follow-up and compliance with a medical professional, cardiac risk factors (such as BP readings, cholesterol, and build) are within normal ranges.</p> <ul style="list-style-type: none"> • Face amounts: Maximum \$5MM • Ages: 25 to 70 • Product eligible: Allianz Life Pro+ only • Rating availability: Up to table 6
American General	<p><u>Expanded Standard</u> – This program is only on single life permanent products ages 18 to 70 (where state approved) – not available on survivorship policies. Allows product pricing to encompass Table 1 and 2 under the standard class.</p>

	<p>Healthy Credits Available on all products, clients age 41-70. Ability to improve one preferred class or one table rating for medical impairments only. Based on qualifying for four or more “healthy” factors reviewed by underwriting in the labs and/or medical records.</p> <p>Better Choice Preferred Available on all products and all ages. Clients may receive a “better choice” by being considered for Preferred class rather than Standard on certain medical impairments that were previously no better than Standard.</p> <p>Preferred Credits Available on all products, applicant ages 18-70. Ability to improve of “offset” one preferred class for unfavorable build, family history, or cholesterol.</p>
<p>American National</p>	<p><u>Underwriting Credits Program Table 4 to Standard Executive UL</u> Underwriting credits for positive lifestyle and health maintenance</p> <ul style="list-style-type: none"> • Face Amounts: \$25,000-\$99,999. • Max Age: To Age 85. • Product eligible: Current assumption UL. <p>Also available w/ANICO underwriting Express</p> <ul style="list-style-type: none"> • Face Amounts: \$25,000-\$250,000. • Ages: 0-65. • No labs or exams. <p><u>Eagle Advantage Table Reduction Program</u> Cases rated Table 2, due to various single impairments and some combination impairments, could get a Standard. -Some flat extra of \$2.50 per M or less for non-medical reasons may qualify for standard rates</p> <ul style="list-style-type: none"> • Face amounts: \$250,001 to \$5 million. • Ages: 20 to 60. • Products eligible: Permanent and Term products. <p><u>Signature Guaranteed UL Table Reduction Program</u> Not necessarily table 4 to standard, but possible improvement for some impairments.</p> <ul style="list-style-type: none"> • Ages: 18-70. • Face Amounts: \$250,001-\$2MM.
<p>AXA Equitable</p>	<p><u>AXA’s Smart Total Evaluation Program (S.T.E.P.)</u> <i>Allows a <u>one class rating improvement</u> with favorable risk factors and a healthy lifestyle.</i> Rating improvements include all levels of preferred, including preferred elite. The criteria used in S.T.E.P. is derived from age/amount requirements – with less reliance on APS records – resulting in reduced aggregate cycle times.</p>

	<p>Underwriters will consider factors such as: history of non-tobacco use, exam findings, aerobic exercise, family history, favorable Insurance lab findings, and prescription usage.</p> <ul style="list-style-type: none"> • Age limits: 20-69. • Products: All fully underwritten products. • Retention: Up to AXA's available full retention, \$20MM individual or \$25MM Survivorship. • Ratings: Cases rated up to Table C. Allows a one class improvement up to Preferred Elite. <p>*This program is unavailable for tobacco users and does not apply to flat extras or certain impairments. *This program replaces our Good Health Credit Program (GHCP)</p>
<p>Banner and William Penn (Legal & General)</p>	<p><u>Crediting Program</u> For Standard or better cases only, can improve rating by 1 class. If the one adverse finding was for build, blood pressure, family history or cholesterol/HDL ratio, our underwriters will automatically check to see if the respective credit criteria can be satisfied and improve the rate class. We will add one inch onto height to see if that allows the 1 class improvement. Otherwise, we look at credit criteria (see underwriting guidelines) and the applicant must meet 3 out of the 7 criteria to move up a class.</p> <ul style="list-style-type: none"> • No restrictions on ages, face amount, or on riders. • Non-tobacco and tobacco users. • For both UL and Term.
<p>Brighthouse</p>	<p><u>MetEdge Facultative Reinsurance Program</u> Allows certain cases that would be rated table B (or have a flat extra of \$2.50) for one or two minor medical impairments or non-medical risks to be upgraded to standard. All life products, including survivorship, rated table B due to one or two minor medical impairments or non-medical risks are automatically sent to the participating reinsurer for a max of \$10MM at ages 18-70. (Max amts are aggregate inforce and applied for.) On SUL, we improve the rating on table B life even if other life is uninsurable. The reinsurer will eval the app to see if the offer can be improved. If the reinsurer agrees to the better rating, your client wins. If the reinsurer cannot improve the rating, it remains the same as originally offered.</p> <ul style="list-style-type: none"> • Face amounts: \$100K-\$10MM. • Products eligible: Included are all individual retail life products that are traditionally underwritten including survivorship. • Specific details can be found in the Brighthouse underwriting guidelines.
<p>Global Atlantic</p>	<p><u>Global Atlantic Life Credits</u> - Specific credits are assigned to criteria consisting of 17 favorable health factors. Accrued credits can reduce rating up to three (3) tables, provided clients meet the eligibility requirements of the program.</p> <ul style="list-style-type: none"> • Ages: Available through age 80. • Face amounts: No face amount limits.

	<ul style="list-style-type: none"> • Products eligible: All permanent products. Does not include term. Available for ISUL. • Rating availability: Through table 8. • Exclusions: Does not apply to flat extras.
<h1>Guardian</h1>	<p><u>Expanded Standard Program (ESP) – “table shave” program</u> *ESP does not apply to Term Life Insurance* Products: SUL, UL, and WL (see details below). Max Face: See below for details, varies. Ages: Up to age 70.</p> <p><u>Whole Life & Variable Life insurance:</u> Under this program, life new business applications evaluated by Guardian as Table 4 (or less) or rated \$5.00 (or less) per thousand extra premium, will automatically be accepted at our Non-Smoker risk class provided the proposed insured has not smoked cigarettes in prior 12 months; cigarette smokers will be considered Standard. To qualify for ESP, the following parameters must be met:</p> <ul style="list-style-type: none"> • The maximum ESP face amount per life is \$10MM. This face amount maximum is reduced to \$5MM for policies with increasing death benefit riders or options. • Reinsurance automatic binding limits and jumbo limits apply. • Available for medical ratings only • The maximum age is 70 • Available for U.S. Citizens or Permanent Residents or Canadian Citizens & Residents only • Available to FRs, FTAs, and brokers <p><u>Universal Life insurance:</u> Table 3 (or less) or rated \$5.00 (or less) per thousand extra premium, will automatically be accepted at our Non-Smoker/Standard depending on cigarette use. Flat extra cannot be avocation related, only medical. The max ESP face amount per life is \$5MM. This face amount max is reduced to \$2.5MM for policies with increasing death benefit riders or options.</p> <p><u>SUL:</u></p> <ul style="list-style-type: none"> • Estate Guard Whole Life: one life may be rated Table 4 (or less) or \$5.00 (or less) per thousand extra premium to be accepted Nonsmoker/Standard depending on cigarette use. The second life must be Preferred Plus NT, Preferred NT, Non-Smoker, or Standard without the benefit of reinsurance or table shaving. The max ESP face amount per life is \$10MM. • Estate Guard SUL: One life may be evaluated table 3 (or less) or %5.00 (or less) per thousand extra premium and the second life must be Preferred Plus NT, Preferred NT, Non-Smoker, or Standard without the benefit of reinsurance or table shaving as above. The max ESP face amount per life is \$5MM.

	<p>*Apps that are presently being shopped for reinsurance consideration or where insurance was previously placed through reinsurance shopping, will not qualify for this program. All cases that do not qualify for ESP will be sent to our reinsurers in the normal manner. (Note: A table 4 offer (or less) received through reinsurance shopping would not be reduced to Non-Smoker/Standard through this program.)</p>
<p>John Hancock John Hancock (USA) John Hancock of NY</p>	<p>HealthyEdge: Rewards clients for living healthy, through things like regular preventative and maintenance care, by offering them the opportunity to qualify for a better risk class. John Hancock underwriters will automatically consider your standard or better cases, taking into account additional health and lifestyle factors that can improve the offers. The decision memo will indicate when a HealthyEdge upgrade has been applied. A variety of health and lifestyle factors are assessed to see if clients are eligible for a HealthyEdge upgrade such as:</p> <ul style="list-style-type: none"> • Annual check-ups • Favorable cardiac tests • Regular screenings, e.g., mammograms and colonoscopies • Lifetime non-smoker • Regular exercise <p>Products eligible: All term and permanent products.</p> <p>LTC rider: HealthyEdge upgrades may be applied to improve the base policy. The LTC rider is assessed independently of the base policy and will be considered for the same upgrade applied to the base policy. In some circumstances, however, the rider may not be eligible for an upgrade.</p> <p>Maximum Face: All face amounts.</p> <p>Excluded: Substandard cases are not eligible for HealthyEdge upgrades. (John Hancock underwriters will continue to apply applicable healthy and lifestyle crediting to provide the most competitive offers.) Cases with volatile risk histories (e.g., drugs and/or alcohol habits, etc.). Term conversions. COLI/BOLI cases.</p> <p>*Cases will not be eligible when only an email quotation has been submitted.</p>
<p>Lincoln Life</p>	<p>Table Reduction Plan:</p> <p>Medical impairments with table rating of table C or less will be reduced to standard on individual products. Both lives on survivorship products can be reduced to standard provided both are table C or less, and both lives are age 70 or less.</p> <ul style="list-style-type: none"> • Products eligible: Only permanent products eligible. MoneyGuard is excluded as is term. • Ages up to 70 (cannot backdate to save age to get into the shave program). • Face Amounts: Max face \$10MM (only if case is under LCN's jumbo limits). • Flat Extras: Medical flat extra ratings of \$5.00 per thousand or less will be reduced to standard. A flat extra of \$5.00 with a table rating of B will be eligible for the table reduction program. • Exclusions: Nonmedical flat extra ratings for aviation, avocation, motor vehicle, occupation, and foreign residence or travel are not eligible for the program.

Minnesota Life/Securian Life

Mortality Credits Program

The mortality credits program allows for better than published guidelines decisions for many clients. Please note: The guidelines and exceptions noted below assume no other exceptions were made. Contact directly to check on opportunities. General areas of possible credits:

- **Build:**
 - If the PI meets all preferred select criteria except build (and build still meets the published preferred limit), will issue at preferred select.
 - If the PI meets all preferred criteria except build (and build still meets the published nn/t plus criteria), will issue at preferred rates.
 - If the PI meets all n/t plus criteria except build (and measured build is within 10% of the published n/t plus limit), will issue at n/t plus rates.
- **Cholesterol:**
 - Preferred Select: Cholesterol <250 and ratio 4.5; may include treatment for hypertension and /or cholesterol.
 - Preferred ages <50: Cholesterol <270 and ratio <6.0 with no treatment for hypertension or cholesterol OR cholesterol <300 and ratio <5.0 with no treatment for hypertension or cholesterol.
 - Preferred ages >50: Cholesterol up to 300 and ratio up to 6.0 with no treatment for hypertension or cholesterol.
 - N/t plus: Cholesterol up to 300 and ratio up to 7.0 with no treatment for hypertension or cholesterol.
- **Family History:** If a 1st degree relative died at age 58 or 59, will consider the PI for best class eligible.
 - Preferred select exceptions for family history of cancer: No more than one parent or sibling dying of cancer prior to age 60; PI must be age 60 or older and have outlived that relative for 10 years. Preferred select available if all other criteria qualify and no stretch.
 - Preferred exceptions for family history of diabetes: No more than one parent or sibling dying of diabetes prior to age 60; PI must be over age 60 and have outlived that relative by 10 years. No preferred select available and no stretch on any other criteria.
- **Driving history:**
 - Preferred select: NO DWI, DUI, or reckless driving in the past 9 years and 9 months. NO more than 2 moving violations in the past 4 years and 9 months.
 - Preferred: No DWI, DUI, or reckless driving in the past 4 years and 9 months. No more than 2 moving violations in the past 2 years and 9 months.
 - N/t plus: No DWI, DUI, or reckless driving in the past 2 years and 9 months. No more than 2 moving violations in the past 1 year and 9 months.
- **Tobacco:**
 - Preferred select pricing. Guidelines: No tobacco or nicotine surrogate use in the past 36 months; negative specimen. Exceptionally, will allow: 12 or fewer cumulative tobacco uses per year and nicotine (cotinine)

	<p>marker on urine specimen is negative. Tobacco uses include cigar, pipe, chew, cigarettes, and nicotine surrogates.</p> <ul style="list-style-type: none"> ○ <u>N/t pricing for all other rate classes.</u> Guideline: No tobacco or nicotine surrogate use in the past 12 months; negative specimen. Exceptionally, will allow: 12-24 cumulative tobacco per year and nicotine (cotinine) marker on urine specimen is negative. Tobacco uses include cigar, pipe, chew, cigarette, and nicotine surrogates. ○ <u>Tobacco pricing.</u> More than 24 tobacco uses per year. Positive nicotine (cotinine) marker on urine specimen, regardless of admitted usage.
<p style="text-align: center;">Mutual of Omaha/ United of Omaha</p>	<p><u>Fit Underwriting Credits Program</u> Clients may qualify for up to an additional two table credits from the base ratings if they meet certain characteristics as outlined in the Fit Underwriting Program (see full underwriting guidelines for details). Best case final assessment is standard and table 3 can only reduce to a table 1. There must be a base rating after normal credits of table 4 or less.</p> <p>Products eligible: All fully underwritten Term and UL products (nontobacco users only). Ages: 18-75 Face Amounts: \$100,000-\$5,000,000 (\$10,000,000 for GUL Survivor). Notes: Does not apply to flat extra ratings or those with CAD prior to age 50 or type I diabetes, or ratable substance abuse, stroke, or cancer histories.</p>
<p style="text-align: center;">National Life</p>	<p><u>Shave Program</u> Products: permanent Ages: up to age 70 Face amount: up to \$5 MM</p> <ul style="list-style-type: none"> • Shave 3 tables to standard permanent National Life paper. • Shave up to 4 tables for Life of the Southwest permanent paper not available in NY or NJ. <p>Per their underwriting department: They are referring to our express standard non-tobacco rate class that is available on some LSW products. This does not shave the rating down to standard; it is a rate class that encompasses ratings of 150-200%.</p> <p>There are two programs - both are available for permanent products only:</p> <p>National Life:</p> <ul style="list-style-type: none"> • All perm products. • All 50 states. <p>Life of the Southwest:</p> <ul style="list-style-type: none"> • Protector WL, Horizon UL, Provider IUL.

	<ul style="list-style-type: none"> All states except NY and NJ <p>Section 79 product allows groups of up to nine to buy up to \$3 MM with only a Part 1 and Part two of the application - no other underwriting. Available for C-corps only.</p> <p>Pennsylvania is one of the states where LSW Express Standard isn't available.</p>
<p style="text-align: center; font-size: 24pt; font-weight: bold;">Nationwide</p>	<p><u>Placement Improvement Program (PIP) – (shave NOT available on index product)</u></p> <p>Table C or better with traditional company underwriting procedures may be able to receive a Standard rating on select permanent products.</p> <p>Products eligible: Nationwide YourLife products only (Whole Life series, Accumulation VUL, Protection VUL, and Survivorship VUL).</p> <p>Ages: 15-70</p> <p>Face amounts: \$100,000-\$10,000,000</p> <p>Exclusions: Not available on ratable avocations and aviation, foreign risks that are ratable and situations where full underwriting is not required, such as conversions, reissues etc. Any risk with a flat extra (flat extras cannot be converted to table ratings to qualify). Re-evaluation for rating reductions. Any offer obtained from reinsurance on a facultative basis or any case in which the client already has inforce coverage with NTW that was obtained through facultative reinsurance. Any cases utilizing PIP will not be eligible for preferred underwriting. Cannot be used in conjunction with wellness credits.</p> <p><u>Nationwide Wellness Credits:</u></p> <p>Cases automatically reviewed for wellness credits, insured may be credited up to one classification, including from Preferred to Preferred Plus. Available on all products, all face amounts, and all ages.</p> <ul style="list-style-type: none"> Restrictions: No hx of cardiovascular disease, COPD, CAD, peripheral arterial/vascular disease, cerebrovascular disease, renal disease, diabetes, connective tissue disorders, progressive muscular disorders, or progressive neurological disorders. No alcohol or drug risks. No credits may be applied against perm or temp flat extras. Not available on avocation, criminal, foreign national, or driving risks. Not available on the LTC rider, waiver rider, or ADB rider. Cases already using PIP are not eligible for wellness credits.
<p style="text-align: center; font-size: 24pt; font-weight: bold;">North American</p>	<p><u>*Any table 1 ratings are offered as standard w/o regards to age, face amount, or product.*</u></p> <p><u>IUL Rapid Builder – Exclusive IUL Benefit Waiver of Surrender Charge Option (WOSC):</u></p> <p>If we can assess up to a table 3 without credits on this product, we will table shae to standard w/the WOSC. This must be chosen at the time of application and there is no opting in or out. Please refer to the product guide for further details.</p>

Pacific Life

Pacific Healthy Rewards Program:

To make our best offer first, we are proud to offer an innovative wellness credit underwriting program. More ways to qualify for better risk classes. Credits applied for positive vital signs as well as proactive healthcare and active lifestyle. Inspired and supported by the latest medical research. May result in as much as 4 risk class improvements (see below). First in the industry (as of 03/15/2018) to include ages 71-75 in a wellness credit program.

Products eligible: cash value life ins products

Age: applicants ages 20-75 (see further notes below)

Face amount: Contact Pac Life for more details.

Credits given for: proactive healthcare and active lifestyle, contact Pac Life for more details

Ages 20-70: Take Standard up to Super Preferred. Take Table D to Standard. Up to 4 risk class improvements.

Ages 71-75: Take Standard up to Preferred Plus. Take Table B up to Standard. Up to 2 risk class improvements.

Restrictions and notes:

- Best risk class available with simplified underwriting programs is preferred.
- Standard n/s must not have used tobacco in the last 12 months.
- Smoker is available in standard and preferred.
- N/s is available in standard, preferred, preferred plus, and super preferred.
- Super preferred n/s must not have used tobacco in any form in the last 60 months and must meet all other super preferred criteria without exception.
- All other preferred n/s classes may be met with the application of wellness program credits.
- Credits are subject to available capacity.
- Include cover letter to highlight credits upfront.

Principal

Automated Standard Approval Program (ASAP):

Designed to eliminate low substandard ratings. Does not limit or exclude cancer or CAD. Up to table 3 or flat extra to \$7.50/\$1000. Can be used with Healthy Lifestyle Credits.

Face amount: Up to \$5MM.

Products eligible: Permanent products only (both lives are eligible for SUL Protector II).

Ages: Applicable through Age 70, cannot backdate to qualify for the program.

Exclusions: Medical ratings only (no driving, hazardous sports, aviation, or drug/alcohol cases). Cannot be used with a combo of table rating and flat extra.

Healthy Lifestyle Credits:

	<p>Clients can earn up to two tables of credit that offset table ratings that have been assessed and may even improve standard or better risks up to one class if they have enough favorable credits. ASAP program may be used in conjunction with HLCs. No limitations due to age, plan, or face amount. To improve cases that are standard risk or better, they must have only one knockout for build, blood pressure, or cholesterol, and have enough favorable factors for improvement.</p> <p>Exclusions: Cardiovascular disease, diabetes, and flat extras.</p>
<p>Protective Life</p>	<p><u>Pro Credit Standard to Preferred Underwriting Program:</u> Allows consideration for a preferred non-tobacco rate classification when an applicant is disqualified due solely to only one of the following cardiovascular risk factors: BP, build, total cholesterol, cholesterol/HDL ratio, family history (heart disease). Eligibility for this upgrade will depend on the extent of the single deviation as well as the remaining cardiovascular risk factors.</p> <p>*Only applies to new business cases. *The Protected Insurability Rider is not allowed with this program.</p>
<p>Prudential</p>	<p><u>Underwriting Credits Program</u> Crediting decisions are evidence-based decisions, using underwriting credits to offset “like” debits, based on test results or other favorable criteria, specific to a given applicant. Underwriting credits are available for any face amount, issue age, product, table rating, smokers, and nonsmokers.</p> <p><u>Prudential Rate Reduction Program</u> – Used for both formal applications and fully packaged informals including Super Summaries. This program, in partnership with reinsurance, allows certain table A and B rated applications to be moved to standard, without the need for the producer to request submission through the program. (This is NOT a table shave program, this is specific to certain ratable impairments where underwriting experience allows for an improved offer. As such not all cases eligible for the program will see a reduction.)</p> <ul style="list-style-type: none"> • Certain, specific medical conditions and non-medical risk factors (full list on underwriting guidelines page). CAD and cancers are not included. • Table A and B risk assessments (even after credit shave been applied). • Flat extras of no more than \$2.50 due to hazardous occupation or avocation participation. • If the risk is eligible for Prudential’s Rate Reduction program (i.e. a special clas A or B improves to standard), Prudential will <i>not</i> then consider it for a class better than standard (for example, up to preferred best or non-smoker plus). <p>Ages: 20 to 70, cannot backdate to fit into this program.</p>

	<p>Face Amounts: \$100k-\$5MM face. Inforce and applied for coverage with all companies cannot exceed \$20MM. Products eligible: All products including both lives on a survivorship (excluding FIC products).</p>
<p>Security Mutual</p>	<p>Substandard Table Rating Rules: We will reduce the assigned table rating by two tables, subject to the below parameters, provided the assessment does not exceed table 12 on a single life. The assessment before reduction cannot exceed table 12 (for one of the two insureds only: the other insured life has to be standard n/s or better for joint life policy issues). Must be a permanent resident or citizen of the US or Canada. Ages: 70 or under. Face amounts: Max amount applied for and inforce with the company cannot exceed \$2MM. Products eligible: Single and joint life permanent plans (custom term riders are acceptable). Applicable w/amny level term riders attached to Customer Flex products, however, the level term rider face amount cannot exceed the base face amount. Tobacco use: Only available for n/t users. Exclusions: Tobacco users. Doesn't apply to flat extra ratings, bus does apply to table ratings that we combine w/FE ratings. Doesn't apply to term conversions, simplified pension cases, simplified issue, term. Does not apply to aggregate or composite underwriting cases. Does not apply when the new policy is to replace existing coverage w/Security Mutual as defined by Company replaced rules (i.e. not available on internal replacements). Not available if ratable for aviation, avocation, or occupation. Not available for driving or foreign travel. Offers obtained via facultative reinsurance are ineligible.</p> <p>Healthy Living Program (HeLP): Proposed insureds who practice a healthy lifestyle may be eligible for a more favorable underwriting offer if they can establish that they live a healthy lifestyle. Program is for standard or better risk classes.</p> <ul style="list-style-type: none"> • For term: Standard can improve to standard plus OR standard plus can improve to preferred. • For perm: Standard can improve to preferred. <p>Ages: 18-70 (age nearest birthday) Face amounts: \$100K-\$2MM Products eligible: Fully underwritten WL, UL, and term policies. Exclusions: Applicants with a history of cancer not eligible for this program except for applicants with a history of breast or prostate cancer (contact SML for those details). Applicants with a history of type II diabetes may qualify (contact SML for those details). Combined histories of cancer and diabetes are not eligible.</p>
<p>Symetra</p>	<p>GoodLife Rewards' Underwriting Credits Program: Designed to reward clients for their good health by upgrading them to better underwriting classes, can credit up to preferred NT and off set table ratings up to 3 tables (max improvement is up to 3 classes). Product: UL-G and CAUL products (no term). Ages: Age 70 and under.</p>

	<p>Face amounts: No face amount limits. Excluded: PI w/most histories of cancer or mental health issues may not qualify.</p>
<p>Transamerica</p>	<p>Transcend: Facultative Reinsurance Program: This program used at the Transamerica Underwriter’s discretion. Single impairments only. Not an automatic plan, risk is split between RGA and Transamerica, if Transamerica underwriter feels it’s appropriate to send to reinsurance. We do not automatically allow better when a client is rated at a Table 2-3. There are certain allowances/credits that could bring someone from Table 2 to a Standard offer, but it is not automatic. For example, if a client is at a Table 1-2 for build, but his cholesterol numbers and blood pressure readings are best class, we can allow a possible Standard. These cases must be validated by Transamerica underwriting.</p> <p>Products eligible: TransAce single life UL Ages: 18 to 70 Maximum Face: \$5,000,000</p>

- Features subject to current contract terms at time of sale.
- Carriers and products offered through Tellus Brokerage Connections may not be approved for use in all states.
- For informational use only-- **Subject to change without notice.**
- Survey based on information from various sources. **Prepared for agent use only.**
- **Access to products and carriers available through Tellus Brokerage Connections.**