

Table Shaving and Upgrade Programs

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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 Crump Life Insurance Services.

Carrier	Comments
<p style="text-align: center; font-size: 1.2em;">American General</p>	<p>Expanded Standard – This program is only on single life permanent products ages 18 to 70 – not available on survivorship policies.</p> <ul style="list-style-type: none"> • Secure Lifetime GUL 3, Max Accumulator+, and Value+ Protector – expanded standard is for table 2 to standard. • VUL and Elite II IUL – expanded standard is for table 3 to standard on those 2 products (Elite Global Plus and Elite UL are also included, but not as competitive). <p>Healthy Credits Program Clients age 41-70 may qualify for one class Preferred upgrade or one Substandard class improvement if they meet 4 of the 17 reference points in the Healthy Credits program.</p> <p>Preferred Crediting Program Underwriters will apply credits to improve cases that were prevented from receiving a more favorable offer due to either family history or build. Credits may be given for excellent blood pressure and cholesterol to offset a weaker family history or build situation. Not all cases will qualify for a better offer, but underwriters will consider all eligible cases for improvement. Eligibility for Preferred Credits:</p> <ul style="list-style-type: none"> • Face amounts: Greater than \$1 million - available for their full auto-bind (subject to product). • Ages: 18-70. • Individual and joint life cases.

<h2>American National</h2>	<ul style="list-style-type: none"> • Products eligible: Term and Permanent business <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.
<h2>AXA Equitable</h2>	<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.</p>

	*This program replaces our Good Health Credit Program (GHCP)
Allianz	Table 2 is absorbed within standard rates for any age, face amount, or product per their underwriting team. Recommend verifying any specific scenario.
Banner and William Penn (Legal & General)	<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.
Brighthouse	<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.
Global Atlantic	<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. • Products eligible: All permanent products. Does not include term. Available for ISUL. • Rating availability: Through table 8. • Exclusions: Does not apply to flat extras.

Guardian

Expanded Standard Program (ESP) – “table shave” program

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.

Whole Life & Variable Life insurance:

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:

- 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

Universal Life insurance:

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.

SUL:

- **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.

***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 style="text-align: center;"> John Hancock John Hancock (USA) John Hancock of NY </p>	<p>HealthStyles: Our crediting program allows your clients with favorable health and lifestyle factors the opportunity to receive underwriting upgrades. Both lives are eligible for credits on a survivorship case.</p> <ul style="list-style-type: none"> • Upgrades on standard or better risks to a maximum of super preferred, for clients ages 20-65. • Upgrades of substandard decisions (150% or better) to a maximum of standard, for clients ages 18-70. <p>Products eligible: All permanent John Hancock brand products except COLI, SPVL.</p> <p>LTC rider: The base policy assessment may improve via HealthStyles, but the rider itself is not eligible for an upgrade.</p> <p>Maximum Face: \$5,000,000 for both individual and survivorship.</p> <p>Excluded: Term products. Cases with medical flat extra ratings. COLI/BOLI cases. Policies with increasing features, including return of premium rider and supplemental face amount (SFA) rider. Cases with volatile risk histories (e.g., drugs and/or alcohol habits, etc.) Term conversions.</p> <p>*Cases will not be eligible when only an email quotation has been submitted.</p> <p>*Cases backdated to save age to age 70, w/ ROP, w/ Life Care Benefit, and increasing features are excluded.</p>
<p style="text-align: center;"> 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.
<p style="text-align: center;"> Minnesota Life/Securian Life </p>	<p>Mortality Credits Program</p> <p>With this program we can offer a rate class improvement for standard or better in areas of build, cholesterol, family history, driving, and tobacco. Contact directly to check on opportunities. General areas of possible credits:</p> <ul style="list-style-type: none"> • Build: Our underwriters will look to make a one rate class improvement on standard or better offers as long as the PI otherwise qualifies for the better rating. • Cholesterol: PI's w/higher cholesterol can still qualify for preferred rates. • Family History: If the PI has a family history of cancer, our underwriters will look to offer a preferred select rating when possible. • Driving history: If the PI is within 3 mos of qualifying for preferred select, preferred, or n/t rates and the PI otherwise qualifies for this class w/o making any other exceptions, we will allow approval at the higher class.

	<ul style="list-style-type: none"> • Tobacco: Infrequent tobacco users can still qualify for n/t rates. Tobacco uses include cigar, pipe, chew, cigarettes, and nicotine surrogates. • Non-combustible tobacco: Non-combustible tobacco users can qualify for n/t rates w/one underwriting class downgrade. Non-combustible tobacco uses include chewing tobacco, snuff, and e-cigarettes. No uses of cigarettes or cigars in the past 10 years & a negative specimen.
<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. • 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>Nationwide</p>	<p><u>Placement Improvement Program (PIP) – (shave NOT available on index product)</u> 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 Face amounts: \$100,000-\$10,000,000 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> 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>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> 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>

<p style="text-align: center; font-size: 24pt; font-weight: bold;">Pacific Life</p>	<p><u>Wellness + Lifestyle Credits:</u> Our underwriters will automatically apply wellness and lifestyle credits with Pacific Life’s Total Underwriting. This could mean up to a two rate class improvement – for example, moving from standard to preferred plus.</p> <p>Products eligible: cash value life ins products Age: credits apply only to age 70 and younger Face amount: Up to \$57MM for single life. Up to \$65MM for joint life.</p> <p>Credits given for: lifelong non-tobacco user, favorable family history, regular routine physicals, regular use of statin medication, regular aspirin usage, favorable lipids, neg stress test, echo, EBCT and CT angio within the last 2 yrs.</p> <p>*Credits are subject to available capacity. *Include cover letter to highlight credits upfront – go to lifeline.pacificlife.com and type “cover letter” in the search box.</p>
<p style="text-align: center; font-size: 24pt; font-weight: bold;">Penn Mutual</p>	<p><u>Table Four to Standard Fold-In Program:</u> Applied automatically to every case that qualifies. Pure table shave program, not a crediting system. Only available until March 30, 2018. Table 4 to standard.</p> <p>Age: Eligible clients age 70 or under (cannot save age to qualify). Face amount: \$5MM max per individual life (ultimate total underwriting amt to include any PML inforce coverage). Available products: Guaranteed Choice Whole Life, Accumulation Builder Select IUL, Accumulation Builder Advantage IUL (in approved states), Survivorship Plus IUL (without the extended no lapse guarantee rider), Diversified Growth VUL (without the extended no lapse guarantee rider).</p>
<p style="text-align: center; font-size: 24pt; font-weight: bold;">Principal</p>	<p><u>Automated Standard Approval Program (ASAP):</u> 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.</p> <p>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.</p> <p><u>Healthy Lifestyle Credits:</u> 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.</p>

	<p>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 not 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. 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>

<h1 style="text-align: center;">Security Mutual</h1>	<p><u>Substandard Table Rating Rules:</u> 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><u>Healthy Living Program (HeLP):</u> 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>
<h1 style="text-align: center;">Symetra</h1>	<p><u>GoodLife Rewards' Underwriting Credits Program:</u> 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. Face amounts: No face amount limits. Excluded: PI w/most histories of cancer or mental health issues may not qualify.</p>

Transamerica

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.

Products eligible: TransAce single life UL

Ages: 18 to 70

Maximum Face: \$5,000,000

- Features subject to current contract terms at time of sale.
- Carriers and products offered through Tellus 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.**