

TABLE SHAVINGS for PERMANENT COVERAGE ONLY

AS OF 8 2011



Carrier	Table Rating	Age/Amounts
American General	Table 2 to Standard	Up to age 70; UL only; No face amount limit; Does not apply to SUL
Aviva	Table C to Standard	Up to age 70 - \$10 mil max; For SUL, if one life is shaved, the other must be Standard or better
AXA	Good Health Credit Program is available up to Table D	Available for all products; Up to age 75 Available up to \$20 mil individual and \$25 mil SUL For SUL, both insureds can benefit
Hartford	Table D to Standard (ages 50 or younger) Table C to Standard (ages 51-60) Table B to Standard (ages 61-70) Table B to Standard up to age 75 (only) on Last Survivor products.	Up to age 70 - \$10 mil. max ; Ages 71-80, up to \$5 million for VL, WL and LS VL only SUL: \$10 mil max Can only shave one life
John Hancock	Healthstyles - Can lower a table rating up to 3 tables	Up to age 70; \$5 mil max; For SUL, both insureds can benefit
Lincoln Benefit	Sherlock Program - Maximum credit allowed up to 4 tables	Ages 25-69; Up to \$5 mil; For SUL, both insureds can benefit
Lincoln Life	Table C to Standard	Up to age 70 - \$10 mil max; For SUL, both insureds can benefit
Met Life	MetEdge credits are possible for Table B and C offers	All permanent and term life products including SUL Up to age 70 - \$10 mil max
Nationwide	Table C to Standard	Up to age 70 - \$10 mil. max; For SUL, both insureds can benefit; Not available for YourLife No Lapse GUL
Principal	Table C to Standard	Up to age 70 - \$5 mil. max; For SUL, both insureds can benefit
Protective	Credits for single impairment cases rated Table 3 or less*	Up to age 70; Permanent plan only; \$2 million or less
United of Omaha	FIT table crediting program - Table 4 or less	Ages 18-75, \$250K to \$1 mil only; Non-Tobacco users only
West Coast Life	Credits for single impairment cases rated Table 3 or less*	Up to age 70; Permanent plan only; \$2 million or less

*Eligible impairments: Blood pressure, Serum Creatinine, HDL ratio, MVR (no DUI), PSA elevations, albumin/globulin ratio, BUN, abnormal EKG or foreign travel