



Table Shave and Underwriting Credit Programs

AEGIS FINANCIAL

LEADING THE WAY

Carrier	Eligible Plans	Tables Shaved/ Credits Applied	Max Age	Max Face Amount
IDA Core Carriers				
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		
Global Atlantic	All Permanent Plans	Up to 3 credits (Preferred to Moderate Standard) Available through table 8	80	No limit
John Hancock	UL and Survivorship	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	UL and Survivorship	Table C to Standard Medical fl at 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
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
North American	SUL	Table 4 to Standard, available with waiver of surrender charge rider only.	18-75	

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North American (continued)	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.		25,000 - max
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		
Prudential	All Plans (excluding FIC products)	Table A and B to Standard. Flat extras of no more than \$2.50 / k 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
Other Carriers				
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
National Life	Term, IUL, Whole Life	3 Tables to Standard. Medical fl at extras up to \$2.50/k can be shaved	70	5M
Principal	Permanent plans exc NLP	Table C to Standard includes Medical fl at extras to \$5.00 Possibly and \$7.50 for certain cancers	70	5M
Transamerica	UL and SUL	Credits available for Lifestyle	75	5M
	Term UL and SUL	Transcend single impairment will allow up to two Table D reductions	70	
Voya	UL and SUL	Mortality credits available (easy 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) 18-80	Through age 75: 5M 76-80: 3M
Zurich	ALL Plans Non-Smoker only	1 table improvement up to Standard	70	5M

The information above is believed to be accurate, but neither Insurance Designers of America or Insurance Designers member-agencies are responsible for any errors, omissions or misrepresentations or consequences thereof. Consult applicable carrier materials for each program for full information.