

TABLE SHAVE PROGRAMS INCLUDING TABLES & UPGRADES

Carrier	Eligible Plans	Table Shave	Max Age	Max Face Amount
American General	All permanent plans	Table B to Standard includes Medical flat extras to \$5.00 per \$1,000.	70	10M
American National	GUL or CAUL	Table 4 to Standard	85	25,000 - 99,000
Aviva	Int Conversion within 3 years allows shaving from rated term All permanent plans except Single Premium Life	Credit available to get Table C and then Shave (can use reinsurance to get there). Within 36 months has ext term conversion program Table C to Standard On SUL one life must be standard	Ages 20 - 70 Backdating OK	10M
AXA	All plans Nonsmoker only** Term and UL	Good Health Credit Program Table D to Standard (2 Tables max)	75	Up to full retention 20M individual 25M Survivorship
Hartford	All permanent plans	Can get to Standard Plus on Term or PNS on UL Up to 50 Table 4 to Standard 51-60 Table 3 to Standard 61-70 Table 2 to Standard 71-75 - N/A	70	10M
ING	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 PNS Applies to a "true" Standard only with no debits over 25%. An upgrade to Preferred+ for Term and UL	(case by case) 18 - 75 76 - 80	5M 3M
John Hancock	UL and Survivorship	Health Styles Program Upgrades on Standard or better risks to a maximum of Super Preferred Non Smoker Upgrades of Substandard decisions (150% or better) to a maximum of Standard Non Smoker	20-65 18-70	5M
Legal & General America	Term and UL	Special credits are available- proprietary		
Lincoln Benefit	Fixed Life and Variable	Sherlock Program Applies credits (up to 3 Tables). Available up to Table 6 N/A for stroke, Cancer, Drug/Alcohol or CAD with Diabetes or Preferred Class (never smoked, has heavy weighting)	25 - 69	5M
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

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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	18 - 75	Unlimited amount (limited to a dozen impairments)
	Term, UL and SUL	Fit credits, 2 credits available for Lifestyle and Medical	18 - 75	Min 250k - 1M max
Nationwide	Term and UL	Table C or better will receive a Standard Rating and lower premium costs on select permanent life insurance products up to \$10M	70	\$10M on individual permanent and \$15M on survivorship policies
North American	SUL	Table 4 to Standard, available with waiver of surrender charge rider only.	18 - 75	25,000 - max
	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.		
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
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	