CARRIER UNDERWRITING PROGRAMS

Carrier	Type of Program (Table Shave or Life Styles)	Parameters
AIG	Expanded Standard (includes Table C or $5.00 medical flat extra ((SUL, GUL III, Max Accumulator+ and Value+ Protector: Through Table B)	Through age 70 up to auto-bind limits, UL only, not Protection Advantage VUL, No SUL unless Elite Global SUL
	Healthy Credits	Medical risks rated & preferred can be improved by using 4 of 17 age appropriate healthy credits. Ages 41-70, all plans, medical risks
	Preferred Offsets	Preferred cases can be improved (The parameters are not published)
	Lab Scoring Credit	We can now use the lab scoring as a credit. Not only punitive. Details are not available to the public.
AXA	STEP	Age 20-69, all fully underwritten products, AXA retention only, Allows a one class improvement up through Preferred Elite, can use on cases up to Table C
Global Atlantic	Life Credits	UL only, up to auto-bind limits. 75 credits available up to age 70, 25 credits from 71-80.
John Hancock	HealthStyles	Permanent products only, 150% to std on those 18-70, those 20 - 65 assessed at Standard or better could qualify for as much as a 2 class upgrade up to $5M
	Simplified Life	VUL product available via a streamlined underwriting process. No labs, exams or medical reqords required for client who qualify. Illustrations available via JH SalesNet only. Case design limited to maximum accumulation designs with a premium limit of $20K per year. Maximum issue age of 60. Standard or better risks only.
Lincoln Financial	Table Shave	Age 15-70, permanent products, $100k - $10MM, medical impairements only, Table C or lower, Flat Extra of $5 or lower.
Minnesota Life	Mortality Credits	Cases rated at standard or better have credit opportunities based on build, cholesterol, motor vehicle history, and family history
MetLife	Enhanced Rate Plus	10-Pay Whole Life and PAUL Products Only: Possible accelerated underwriting for clean cases (will go through 4 database checks to see if client meets accelerated underwriting) through tele-underwriting, possible rate enhanced from standard to best class available. Ages 20-60, $100,000 - $1,000,000, Nonsmoker, No tobacco use in over 2 years, Must be in the U.S. for at least 2 years.
	MetEdge - Possible improvement from Table B to Standard for some impairments	Facultative program, Ages 18-70, $100,000 - $1,000,000, if impairment qualifies the case will be automatically considered and the underwriter will let you know.
	MetEdge Plus - Possible improvement from Standard to better class	Facultative program, for tobacco cessation, build, family history, blood pressure and cholesterol only, ages 20-60, $100,000 - $1,000,000, the underwriter will contact you for permission to send to reinsurance if the case qualifies.
Mutual of Omaha	Life Style Crediting Program (FIT)	Ages: 18-75, Base rating Table 4 or less after normal credits. Exclusions: FE ratings, rateable substance abuse, CAD prior 50, CVA, rateable cancer, DM1. Face Amount: 100,000 - 5,000,000 (10,000,000 GULS), Non-tobacco users only.
Principal	ASAP (Table Shave) and Healthy Credits Program	Perm Only, up to $5M, up to Table 3 or flat extra to $7.50/$1000, through age 70 for medical ratings only. Please see the Principal underwriting Guidelines for Healthy Credits Program details.
	Accelerated Underwriting	Streamlined underwriting process for healthy clients. No labs, exam or medical records required for client who qualify. Maximum face amount of $1MM. Preferred or better risks only. All products available.
Protective	Standard to Preferred credit	For non-tobacco insureds only where the Standard offer was due to only 1 cardiac risk factor. Cardiac risk factors include Blood Pressure/Build/Total Cholesterol/Cholesterol ratio or Family History of CAD. For Preferred to be available all other cardiac risk factors minus the one knock-out must be considered Preferred.
Symetra	Good Life Rewards program	Permanent only, ages 70 or younger up to 3 tables up to a Preferred rating.
Transamerica	Proprietary internal allowances at the Underwriter's Discretion	N/A
Voya	Mortality Credit Profiling (Lifestyle)	Fully underwritten permanent cases only rated through table 4. Ages 40 to 80, max 2 table credit, up to autobind, excludes non medical ratings and excludes alcohol and drug cases.
	OrangePass	Streamlined underwriting process for smaller face amounts. No lab work or exam, shorter application. Ratings available. Best available underwriting class is Preferred Nonsmoker. Maximum face amount of $500K. Maximum issue age of 50. Face-to-face solicitation required. IUL Protector and IUL Accumulator only.