

TABLE SHAVINGS/CREDITING PROGRAMS (3/2013)



Carrier	Table Rating	Age/Amounts
American General	Table 2 to Standard - UL only	Up to age 70; No face amount limit; Does not apply to SUL
Aviva	Table C to Standard - UL and SUL	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 for term - UL and SUL	Up to age 75 Available up to \$20 mil individual and \$25 mil SUL For SUL, both insureds can benefit
John Hancock	Healthstyles - Up to 2 table upgrades - UL and SUL	Up to age 70, rated Table 2 or better, eligible for upgrades to a max of Std; Ages 20-65, can qualify for upgrades from Std to Super Preferred
Lincoln Life	Table C to Standard - UL and SUL	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 - Term, UL and SUL	Up to age 70 - \$10 mil max
Nationwide	Table C to Standard - VUL (only)	Up to age 70 - \$10 mil. max
Principal	Table C to Standard - UL and SUL	Up to age 70 - \$5 mil. max; For SUL, both insureds can benefit
Protective	Credits for single impairment cases Table 3 or less - UL only	Up to age 70; \$2 million or less
Transamerica	Table B to D offers can receive 1 to 2 rating upgrade to Std -Term, UL and SUL	Ages 18-70; Up to \$5 million
United of Omaha	FIT table crediting program - Table 4 or less - Term, UL and SUL	Ages 18-75, \$250K to \$1.5 mil only (\$3 mil max for SUL); For SUL, both insureds can benefit