

Table Shaving and Upgrade Programs

Last Updated October 20, 2003

Carrier	Comments
American General	Includes American General Life & US Life
	Two Class table shave to standard (smoker and non-smoker), through issue age 80, extended until further notice
	Minimum Face: \$ 1,000,000
	Maximum Face: \$10,000,000
	Products Eligible: Universal Life products- Single life and survivorship, both fixed and variable. Both lives are eligible for shaving on a survivorship case.
	Excluded: Flat extra ratings are not impacted- a policy issued at Table 2 with a flat extra will be issued as Standard with the flat extra. No standard to preferred or tobacco to non-tobacco. All COLI, private placement and worksite products are excluded.
General American	Expanded standard classes to include some proposed insureds who otherwise would have been rated Table A - D at certain ages. In some situations, flat extra/Special Rating Class premiums can be Table Shaved. Maximum issue age is 75.
	Minimum Face: Product minimums
	Maximum Face: Limited to \$10 million in-force on a single franchise brand and \$15 million inforce on an enterprise basis.
	Products Eligible: ULSG(03), UL(01), JSUL(01)
	Excluded: Assumes the policy has not been shopped out to reinsurers. Only for medical impairments; will not be considered for non-medical risks, such as occupation, avocation and aviation hazards, or drug and alcohol addiction. Survivorship life cases are not eligible for Table Shaving if one applicant is uninsurable.
Jefferson Pilot	4 class table shave to standard, through age 80
	Maximum Face: \$5,000,000
	Individual Policies: Table 4 to Standard (Permanent products only)
	Survivorship Policies: If table 4 (or less) on each insured, <u>both</u> can be reduced to standard. If both are rated and one is higher than Table 4 (I.e. table 6 & table 4), <u>No One</u> is reduced.
	Excluded: All flat extras (medical and non-medical)
Lincoln Life	3 class table shave to Standard, though age 80
	Maximum Face: \$10,000,000 (Ages through 70) \$ 5,000,000 (Ages 71 through 80)
	Individual Policies: Table C to standard (Permanent products only)
	Survivorship Policies: Maximum Face is determined by younger insured's age. Lincoln will now offer the table shave to both insured for all survivorship products. If Table C (or less) on each insured, <u>both</u> can be reduced to standard
	This program also applies to medical flat extra ratings of \$5.00 or less except when combined with a table rating.
	Excluded: Flat extras for ratable aviation, avocation, or poor MVR's. Applies to U.S. residents only (no foreign residents or foreign travel)

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<p>Manulife Financial</p>	<p>Cases eligible to qualify for HealthStyles include tentative offers made until further notice (offer is valid for 45 days per Manulife's regular rules).</p>
	<p>4 class table shave to standard, through age 80</p>
	<p>Product Eligible: Universal Life, Variable universal life, and whole life- both single life and survivorship. Both lives are eligible for shaving on a survivorship case.</p>
	<p>Maximum Face: \$ 5,000,000</p> <p>Excluded: All cases rated with a medical or non-medical flat extra, volatile risks for hazardous occupations or hobbies, and alcohol or drug abuse. Cases will not be eligible when only an email question has been submitted.</p> <p>No term or single premiums variable Life</p>
<p>Mass Mutual</p>	<p>4 class table shave to standard, through age 80.</p>
	<p>Available for U.S. and Canadian residents only</p>
	<p>Minimum Face: \$ 100,000 (for most permanent products) \$ 250,000 (for all term products and Blue Chip Enterprise Plus II)</p>
	<p>Maximum Face: \$5,000,000</p>
	<p>Total line (in force and applied for) must not exceed \$25,000,000</p>
	<p>Individual Policies: Table D to standard (All products qualify)</p>
	<p>Survivorship Policies: If Table D (or less) on each insured, <u>both</u> can be reduced to standard. If both are rated, one up to a Table D and one higher then Table D (through uninsurable). Only the insured rated up to table D can be reduced to standard.</p>
<p>New York Life</p>	<p>4 class table shave to standard (smoker & non-smoker), through age 80</p>
	<p>Products Eligible: All individual and survivorship plans (subject to product minimums)</p>
	<p>Maximum Face: Individual- \$5,000,000 and less then \$15,000,000 in-force and applied for with all companies.</p> <p>Survivorship- \$10,000,000 and less then \$30,000,000 in-force and applied for with all companies</p>
	<p>The following individual risks will be reduced to.....</p> <p>Non-smoker: -Non-smoker with a \$4.80 or less medical flat extra</p> <p>-Non-smoker with a \$2.40 (\$3.60 for survivorship policies) or less flat extra for avocation ,occupation, motor vehicle, or aviation (no reduction if case is drug, alcohol, or criminal related)</p> <p>-class 2-4 non-smoker</p> <p>Standard: - Standard with a \$4.80 or less medical flat extra</p> <p>- Standard with a \$2.40 (\$3.60 for survivorship policies) or less flat extra for avocation, occupation, major vehicle or aviation (no reduction if case is drug, alcohol, or criminal related)</p> <p>- Class 2-4 Standard</p>

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Prudential	<p>Prudential is offering expanded eligibility for their Preferred Non-Smoker underwriting category. Qualified applicants who would have been categorized as Non-Smoker or No-Smoker with a Table A or Rating (prior to February 3, 2003) will now receive Preferred Non-Smoker rates.</p>									
	<p>Product Eligible: Universal Plus, Universal Protector, Universal Life (in NY), SUL Protector, SUL Plus, Advisor Select, Custom Premier Vul, and Survivorship VUL II</p>									
	<p>Minimum Face: \$ 1,000,000 (includes Target Term Rider coverage)</p>									
	<table border="0"> <tr> <td>Maximum Face:</td> <td><u>SVULII</u></td> <td><u>All others</u></td> </tr> <tr> <td>ages 18-75</td> <td>\$10,000,000</td> <td>\$ 5,000,000</td> </tr> <tr> <td>ages 76-80</td> <td>\$ 5,000,000</td> <td>\$ 2,500,000</td> </tr> </table>	Maximum Face:	<u>SVULII</u>	<u>All others</u>	ages 18-75	\$10,000,000	\$ 5,000,000	ages 76-80	\$ 5,000,000	\$ 2,500,000
	Maximum Face:	<u>SVULII</u>	<u>All others</u>							
ages 18-75	\$10,000,000	\$ 5,000,000								
ages 76-80	\$ 5,000,000	\$ 2,500,000								
<p>Excluded: Table C rating or higher, cigarette smokers, flat extra ratings, special class ratings for drug or alcohol abuse, aviation, occupation, foreign travel or residence, or poor MVR's. Not available on contractual term (or group) conversions, facultative reinsurance cases, or rating reductions.</p>										