

TABLE SHAVINGS / CREDITING PROGRAMS

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NOT TO BE DISTRIBUTED TO SUB-ACCOUNTS OR PRODUCERS



Carrier	Programs	Age/Amounts
American General	Expanded Standard Program: Table 2 to Standard or flat extras to \$5.00 to Standard - UL only (certain products); Better Choice Preferred, Preferred Offsets and Healthy Credits available for term	Up to age 70; No face amount limit; Does not apply To SUL; their programs available with no age restrictions
AXA	Good Health Credit Program: Available up to Table 4 for all products	Up to age 70; Available up to \$20mil individual and \$25mil SUL; for SUL, both Insureds can benefit
Banner	Crediting Program: Can improve a UW decision by one class if certain criteria are met for all products	Available on all products, face amounts, and ages
Global Atlantic	Life Credits: Can reduce class up to 3 tables – UL and SUL	Up to age 80; No face amount limit; For SUL, both insureds can benefit
John Hancock	Healthy Edge replace Healthy Lifestyles	Up to age 70; all face amounts; all products; Does not apply to sub-Standard ratings
Lincoln Life	Table Shave: Table 3 to Standard - UL and SUL	Up to age 70 - \$10 mil max; For SUL, both insureds can benefit
Nationwide	Table Shave: Table 3 to Standard - VUL only Wellness Credits: Available for UL	Up to age 70 - \$10 mil max; For SUL, both insureds can benefit
Principal	Table Shave: Table 3 to Standard or flat extras to \$7.50 to Standard - UL and SUL; Healthy Lifestyle Credits (HLC's) available for term	Up to age 70 - \$5 mil. max; For SUL, both insureds can benefit
Protective	ProCredit Program: Possible upgrade to Preferred from Standard for all products; Applies to Non-Tobacco Only	ProCredit Program: Up to age 70 - No face amount max; For SUL, only one member will benefit from the ProCredit Plan
Symetra	Good Life Rewards: Credits can offset table ratings up to 3 tables up to Preferred - UL and SUL	Up to age 70 - No face amount max; For SUL, both insureds can benefit
Transamerica	Transcend: Improved class ratings available for Table 2, 3 and 4 offers for single; impairments only - UL and SUL	Up to age 70- \$5 mil max; For SUL, both insureds can benefit
United of Omaha	FIT crediting program: Upgrades available for Table 4 or less for all products	Up to age 75, \$100K to \$5 million (\$10 mil max for SUL); For SUL, both insureds can benefit

Zurich	Table Reduction Program: Credits can offset substandard ratings by one or two tables depending upon product; Table B ratings are reduced to Standard for Term; Table C ratings are reduced to Standard for Permanent	Up to age 70 for non-smokers only; No face amount max
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