

TABLE SHAVINGS for PERMANENT COVERAGE ONLY

AS OF 10/2008



Color Codes ■ = Updated ■ = New Entry

Carrier	Table Rating	Age/Amounts
Aviva	C to Standard	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	Available for all products; Up to age 75 Available up to \$20 mil individual and \$25 mil SUL For SUL, both insureds can benefit
Hartford	D to Standard (ages 50 or younger) C to Standard (ages 51-60) B to Standard (ages 61-70)	Up to age 70 - 10 mil. max ; Ages 71-80, up to \$5 million for VL, WL and LS VL only SUL: \$10 mil max Can only shave one life
John Hancock	Healthstyles - Can lower a table rating up to 3 tables	Up to age 70; \$5 mil max; For SUL, both insureds can benefit
Lincoln Benefit	Sherlock Program - Maximum credit allowed up to 4 tables	Ages 25-69; Up to \$5 mil; For SUL, both insureds can benefit
Lincoln Life	C to Standard	Up to age 70 - 10 mil max; For SUL, can shave both lives
Met Life	Table Shavings no longer available MetEdge credits are possible for Table B and C offers	MetEdge: All permanent and term life products including SUL Up to age 70 - \$5 mil max
Nationwide	C to Standard	Up to age 70 - 10 mil. max; For SUL, can shave both lives
Phoenix	C to Standard	Up to age 70 - 10 mil. max; For SUL, up to \$12 mil. Max Can only shave one life
Principal	C to Standard	Up to age 70 - 5 mil. max; For SUL, can shave both lives
Protective	Pro Credits - Maximum credit allowed up to 4 tables	Ages 21-70; Up to \$5 million; For SUL, both insureds can benefit
Sun Life	Power Points - Can lower a table rating up to 3 tables	Up to age 80; no face amount ceiling; For SUL, both insureds can benefit