

Carrier	Programs	Age / Amounts
<b>American General</b>	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
<b>AXA</b>	Good Health Credit Program: Available up to Table 4 for all products	Up to age 70; Available up to \$20 million individual and \$25 million SUL; for SUL, both Insureds can benefit
<b>Banner</b>	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
<b>GLOBAL Atlantic</b>	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
<b>John Hancock</b>	Healthy Edge replace Healthy Lifestyles	Up to age 70; all face amounts; all products; Does not apply to sub-Standard ratings
<b>Lincoln Life</b>	Table Shave: Table 3 to Standard - UL and SUL	Up to age 70 - \$10 million max; For SUL, both insureds can benefit
<b>Nationwide</b>	Table Shave: Table 3 to Standard - VUL only Wellness Credits: Available for UL	Up to age 70 - \$10 million max; For SUL, both insureds can benefit
<b>Principal</b>	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 million max; For SUL, both insureds can benefit
<b>Protective</b>	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
<b>Symetra</b>	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
<b>Transamerica</b>	Transcend: Improved class ratings available for Table 2, 3 and 4 offers for single; impairments only - UL and SUL	Up to age 70- \$5 million max; For SUL, both insureds can benefit
<b>United of Omaha</b>	FIT crediting program: Upgrades available for Table 4 or less for all products	Up to age 75, \$100K to \$5 million (\$10 million max for SUL); For SUL, both insureds can benefit