



*There is **good news** for those who would qualify for a Table D or better. Take a minute and think about your range of clients...if you had to guess, how many do you believe would be table rated if they went through medical underwriting today?*

IMPROVE YOUR RATING PROGRAMS

AVIVA – TABLE SHAVE

- max issue age 70
- max death benefit is \$10M available on all permanent products
- table C to standard (preferred not available)

AXA EQUITABLE – GOOD HEALTH CREDIT

- for non-tobacco users and not applicable to flat extras and certain impairments
- max death benefit is \$20M and \$25M on Survivorship products
- available for table D or better on all products

LINCOLN—TABLE REDUCTION PROGRAM

- max issue age 70
- max death benefit is \$10M available on all permanent products
- table C or better automatically are moved to standard (preferred not available)
- includes medical flat extra of \$5.00 per thousand or less

LINCOLN BENEFIT LIFE—SUPER SHERLOCK

- max issue age 69
- max death benefit is \$5M
- up to 4 tables (issued Table 1-6) on all permanent products

METLIFE—MET EDGE

- max issue age 70
- max death benefit is \$10M on **TERM** and permanent products
- table C or better

PRUDENTIAL—UW CREDIT OPPORTUNITIES

- available for any age, face amount or product
- available for any table rating
- over two dozen impairments eligible for credits

Contact Driesbach Financial Group today at 800-229-8109 for more information.

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