



*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

### **NATIONWIDE –**

#### **PLACEMENT IMPROVEMENT PROGRAM (PIP) FOR UL & VUL**

- max issue age 70 AND max death benefit is \$10M
- table C or better automatically moved to standard (preferred not available)

#### **WELLNESS CREDIT FOR YOUR LIFE NO LAPSE GUARANTEE UL**

- open to all ages
- credits for favorable: build/BMI, blood pressure, family history, and more!

### **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 HANSEN BROKERAGE SERVICES TODAY FOR MORE INFORMATION!**

**WWW.HANSENBROKERAGE.COM OR 1-800-746-3544**

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