

# NAVIGATOR

The Underwriting Quick Reference Guide

## UNDERWRITING CREDITS

CARRIER	REWARDS PROGRAM	UNDERWRITING CREDITS	TABLE SHAVE PROGRAM	SWEET SPOTS/ STRENGTHS
<b>AMERICAN GENERAL</b>		Your 41 to 70 yr old client may qualify for one class Preferred Upgrade or one Substandard class improvement if they meet 4 of the 17 reference pts in our Healthy Credits  <a href="#">Click Here</a>	Expanded Standard Pricing for qualified individual UL products, which can improve Table B to Standard	Better Choice Preferred (asthma, arrhythmia, anxiety/depression, elevated LFT's, Epilepsy & treated OSA)
<b>LEGAL &amp; GENERAL AMERICA</b>		Improve One Rate Class with Credits  <a href="#">Click Here</a>		<a href="#">Click Here</a>
<b>GLOBAL ATLANTIC</b>	<a href="#">Wellness For Life</a>	<a href="#">Click Here</a>		Foreign Nationals
<b>JOHN HANCOCK</b>	<a href="#">VITALITY</a>	Healthy Edge Upgrade  <a href="#">Click Here</a>		<a href="#">Click Here</a>
<b>LINCOLN FINANCIAL</b>			Ages 15-70 up to \$10 million on permanent plans - Table C to Standard or Table B plus \$5 medical flat extra	
<b>BRIGHTHOUSE</b>		Brighthouse has INTERNAL use of underwriting credits but cannot publish the details	Use a program called True Risk for term products to improve eligible cases from Table B to Standard, \$2.50 Flat Extra to Standard or Standard to Preferred	Foreign Travel and simple underwriting for PAUL product

<b>NATIONWIDE</b>		Wellness Credit Program - all products, all ages, all face amount  <a href="#">Click Here</a>	Placement Improvement Program - VUL products only  <a href="#">Click Here</a>	NW allows the Swiss Re Manual for medical/non-medical impairments & Gen Re for cardiovascular
<b>PRINCIPAL</b>		Healthy Lifestyle credit program for term and UL products. Max of 50 credits allowed on a case credits are given for favorable cardiovascular factors (chol/hdl rataio, build, BP, family hx). If a risk has vascular debits, credits not allowed (CAD, stroke)	ASAP which is Table 3 to Standard up to age 70 for a \$5M max. Program is NOT available for term or UL Protector & not available for driving/aviation/avocation or lifestyle impairments (drugs/alcohol)	Excellent Accelerated Underwriting Program
<b>PROTECTIVE</b>		Pro Credit Standard to Preferred UW Program - allows consideration for a preferred NT when PI is disqualified due solely to one of the following: (BP, Build, Chol, Chol/HDL ratio, Family hx (heart disease)		
<b>PRUDENTIAL</b>		Underwriting Credit Opportunities  <a href="#">Click Here</a>		Pilots, Foreign Travel, Scuba Divers, Build, Cigar/Pipe smoker & smokeless tobacco users, Age last birthday
<b>TRANSAMERICA</b>		Credits within the manual, but not published		International/Foreign Nationals
<b>MN LIFE/ SECURIAN</b>		<a href="#">WriteFit Underwriting</a> <a href="#">Mortality Credits Guide</a>		

