

CARRIER	Rewards Program	Underwriting Credits	Sweet Spots/Strengths	Table Shave Program
Corebridge		<u>New Flex Points Crediting</u>		
John Hancock	<u>Vitality</u>	<u>Total View Credits</u>	<u>Underwriting Strengths</u>	
			<u>Aspire</u>	
Legal & General America		<u>Improve One Rate Class</u>	<u>Top Sweet Spots</u>	
Lincoln Financial			<u>Specialty Markets Sweet Spots</u>	
MassMutual		<u>Risk Assessment Credits</u>	<u>Sweet Spots</u>	
Nationwide		<u>Wellness Credits</u>	<u>Competitor Match Program</u>	<u>PIP Program – VUL Only</u>
			<u>Term + Term Program</u>	
Pacific Life			<u>Pricing Sweet Spot</u>	
Principal		<u>Healthy Lifestyle Credits</u>		
Protective		<u>Pro Credit UW Program</u>	<u>Underwriting Sweet Spots</u>	
Prudential		<u>Rate Reduction Program</u> <u>Dynamic Underwriting</u> <u>Credit Opportunities</u>		
Securian		<u>WriteFit</u>		
		<u>Mortality Credits</u>		
Symetra	<u>GoodLife Rewards</u>			
	<u>Preferred Cancer</u>			
Transamerica			International/Foreign Nationals	