



# LIFE CREDITS

*Recognizing and rewarding healthy habits*

**Life Credits is a robust, proprietary rate personalization program that allows a proposed insured's favorable health factors to improve underwriting offers. Unlike common table reduction programs and existing crediting programs offered by other life insurance carriers, we can apply credits from Preferred to Table 8.**



## HOW DOES IT WORK?\*

The Life Credits program provides an individualized underwriting approach for each potential insured and applies credits based on favorable health factors. With this approach, all submitted permanent life insurance applicants under the age of 81 are eligible to receive underwriting credits that can reduce a subjective rating up to three (3) tables.

## PROGRAM GUIDELINES

### Client Eligibility

- Available through Table 8
- Available through age 80
- No face amount limits

### Product Eligibility

- All permanent products
- Does not include term

### Survivorship Builder Guidelines

- Available on both lives

## CASE STUDY

Female, age 73, applying for \$15,000,000 Death Benefit, 5'4, 242 lbs  
Base Underwriting Assessment - Table 2 (150%)

### Factors where Life Credits were achieved:

- ✓ Routine Check Up
- ✓ Normal Stress Echocardiogram
- ✓ Mammogram
- ✓ Bone Density
- ✓ Colonoscopy

**Underwriting assessment adjusted to Standard!**

**Life Credits are automatically applied to all submitted cases!\*\*\***

\* Certain individual health exclusions and limitations may apply. For more information about Life Credits contact your Sales Representative.

\*\* Available only on permanent products with full application submission and does not apply to trial applications.

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