

Underwriting Good Health Credit Program



Consistent, Competitive, Innovative

AXA Equitable's Good Health Credit Program - an underwriting credit system based on lifestyle and health factors

Give credit where credit is due: Now available to upgrade standard risk classes to a preferred class

Under the Good Health Credit Program (GHCP)¹, a proposed insured with a demonstrated healthy lifestyle can get credits to improve their overall rating.

Credits can be given for a variety of reasons including:

- Routine checkups
- History of Non-Tobacco use
- Cancer screenings
- Aerobic exercise

- The Good Health Credit Program is available for eligible proposed insureds up to table D on all products.
- Under the program, eligible proposed insureds evaluated as true standard risks may now qualify for standard plus rates (preferred on some products).
- On SUL products, both lives are considered for possible two table credits for each life.
- Face amounts are considered up to our full \$20 million retention on single life and \$25 million on joint life survivorship.

Please note: This program is unavailable for tobacco users and does not apply to medical flat extras or certain impairments.

AXA Equitable's Good Health Credit Program - consistent, competitive and innovative underwriting.

Giving credit to our clients is our favorite exercise!

For More Information, Call the Life Insurance Sales Desk or visit www.axa-equitable.com

¹The GHCP replaces the table shave program.

Life insurance products are issued by AXA Equitable Life Insurance Company (AXA Equitable), New York, NY 10104, (212) 554-1234, and distributed through affiliates AXA Distributors, LLC and AXA Network, LLC.

For Financial Professional Use Only. Not for Distribution to the Public.
NP09841 (2/10) Cat. # 143013

