

TABLE SHAVE PROGRAMS

CARRIER	PRODUCTS	AGES	MAX DB	RISK CLASS	NOTES
American General	All permanent products (NO Survivorship)	Up to age 70 inclusive	\$60m	Table C (including flat extras up to \$5) to Standard GUL only allows Tb B to Standard	Nonmedical flat extras are NOT absorbed
Lincoln Financial	All permanent products	Up to age 70 inclusive	\$10m	Table 3 to Standard	--
Nationwide	WL Series Accumulation VUL Protection VUL Survivorship VUL	Ages 15-70	\$10m	Table C to Standard	--
Principal	All permanent products	Up to age 70 inclusive	\$5m	Table 3 (or flat extras to \$7.50) to Standard	Applies to medical ratings only. No driving, hazardous sports, aviation, or lifestyle cases.

NOT FOR CONSUMER USE