

# 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)<sup>1</sup>, 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](http://www.axa-equitable.com)**

<sup>1</sup>The GHCP replaces the table shave program.

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