

Underwriting Good Health Credit Program



give credit where credit is due!

AXA Equitable's Good Health Credit Program (GHCP) is an underwriting credit program based on lifestyle and health factors. This means a Proposed Insured with a demonstrated healthy lifestyle can get credits to improve their overall rating!

How does AXA Equitable's Good Health Credit Program compare?

	AXA Equitable's Good Health Credit Program	Other Carrier's Programs
Products	All Products	Permanent Products Only
Retention	Up to available full retention: \$20 million individual or \$25 million survivorship	Generally up to \$10 million
Number of Lives	Both on a survivorship	One
Ratings	Cases rated up to Table D	Table C
Age Limits	Clients up to age 70 ¹	Clients up to age 70

How Does it Work?

Our Underwriters will give credits for:

- Favorable cardiovascular risk factors
- Good preventative medical care
- Lifestyle changes and improved health habits
- Routine checkups
- History of Non-Tobacco use
- Cancer screenings
- Aerobic exercise

See how GHCP credits can move Substandard cases to Standard rates!

- Male, age 53 with Chronic Obstructive Pulmonary Disease (COPD), non-smoker.
- FEV1 of 56%, AXA Equitable rating before credits is Table C.
- General health and cardiovascular credits available for family history, recent negative treadmill, and yearly preventive check ups.
- Cancer risk credits available for a normal DRE, PSA and colonoscopy within the last year.

Results: Although his current diagnosis of COPD resulted in a rated classification, using AXA Equitable's Good Health Credit Program in favor of his general health, recent negative treadmill and cardiac testing, and with his yearly preventative exam with all the necessary cancer screening, we are able to **move this client from Table C to Standard!**

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

1 AXA Equitable may be able to consider clients over age 70 within the program's parameters. Please contact your Underwriter for more details. Please note: This program is unavailable for tobacco users and does not apply to medical flat extras or certain impairments. 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.

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