

Revised – August 4, 2009
 AD 08-115R

This bulletin has been revised – AXA Equitable expands its Good Health Credit Program: Eligible proposed insureds evaluated as true standard risks may now qualify for standard plus (preferred on some products) rates.

Audience: Life Producers

Re: AXA Equitable’s Good Health Credit Program

What’s New:

AXA Equitable announces its Good Health Credit Program (GHCP), a new health and lifestyle credit program. Under the program, a proposed insured with a demonstrated healthy lifestyle can get credits to improve his or her overall rating.

- **This new program replaces the AXA Equitable Table Shaving Program.**
- The GHCP is available for eligible proposed insureds **up to Table D** on all products (the former table shaving program was limited up to B-rated cases). It is **unavailable** for tobacco users and does not apply to medical flat extras or certain impairments.
- The GHCP offers a number of enhancements over the Table Shaving Program, including:

Eligibility Guidelines	Good Health Credit Program	Table Shaving Program
Products	All products	Limited to UL/VUL only
Face Amount Limits	Up to available full retention: \$20 million individual and \$25 million survivorship	Up to \$10 million for individual and \$20 million survivorship
Eligible Lives	Single and both joint lives	Single and only one joint life
Table Rating	Up to Table D	Up to Table B

When:

Effective immediately.

For More Info:

For details and eligibility, contact your AXA Equitable chief underwriter.