

AXA's Smart Total Evaluation Program (S.T.E.P)



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AXA's S.T.E.P is an underwriting program that allows a one class rating improvement with favorable risk factors and a healthy lifestyle. Rating improvements include **all** levels of Preferred, including Preferred Elite.

The criteria used in S.T.E.P is derived from age/amount requirements – with less reliance on APS records – resulting in reduced aggregate cycle times.

Eligibility

Age Limits	20-69
Products	All fully underwritten products
Retention	Up to AXA's available full retention, \$20 million individual or \$25 million Survivorship
Number of Lives	Each life on a Survivorship case is eligible
Preferred Class	Allows a one class improvement up through Preferred Elite
Ratings	Cases rated up to Table C

How does it work?

Our Underwriters will consider factors such as:

- History of non-tobacco use
- Exam findings
- Aerobic exercise
- Family history
- Favorable insurance lab findings
- Prescription usage

Please note: This program is unavailable for tobacco users and does not apply to flat extras or certain impairments. This program replaces the Good Health Credit Program (GHCP).

Case Study:

- Male age 49, applying for \$1.5 Million BrightLife Grow
- Preferred Non Tobacco due to build, 5'9" 205 lbs.
- He has no significant medical history, and his last physical exam was 18 months ago
- He is a life-long nonsmoker and he states on the application that he exercises regularly. His blood pressure is normal on exam, his parents are both still living at age 75, and his cholesterol was excellent on insurance labs.

Result: Preferred Elite offer – without an APS!

For more information, please contact the AXA Life Sales Desk.

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