



March 15, 2016  
AD16-0315  
For Financial Professional Use Only

**Audience:** Financial Professionals  
**Re:** Smart Total Evaluation Program (S.T.E.P.)  
**New Underwriting program replacing** Good Health Credit Program (GHCP)  
**From:** AXA Underwriting

**What's New:**

**AXA's Smart Total Evaluation Program (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.

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. Our Underwriters will consider factors such as:

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

Eligibility is not guaranteed and is based on the following:

<b>Age Limits</b>	20-69
<b>Products</b>	All fully underwritten products
<b>Retention</b>	Up to AXA's available full retention, \$20 million individual or \$25 million survivorship
<b>Number of Lives</b>	Both on a survivorship
<b>Ratings</b>	Cases rated up to Table C. Allows a one class improvement through all levels of preferred – up to Preferred Elite.

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

**When:**

Effective March 15, 2016

**For More Info:**

If you have any questions, please contact your AXA Underwriter or the Life Sales Desk.