

# BECAUSE THE DETAILS SHOW WE CARE

A FIELD GUIDE TO UNDERWRITING



TRANSAMERICA®

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# UNDERWRITING TIPS

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## **INSURABLE INTEREST**

Insurable interest must exist between the proposed insured(s), policy owner(s), payor(s), and beneficiary\*. Underwriting reserves the right to make the final determination on the issuance of any policy(ies).

## **NON-MEDICAL DOES NOT MEAN GUARANTEED ISSUE**

Non-medical means that initial underwriting requirements do not include a paramedical exam with labs, although these may be required upon case review at underwriter discretion. All non-medical applications are subject to a Medical Information Bureau (MIB) report, motor vehicle report, prescription check, personal history, and medical history (Application Part 2). The best rate class available for non-medical cases is standard or standard smoker. Guaranteed issue, as the name implies, guarantees certain life insurance policies will be issued, regardless of health. Since the insured cannot be declined or turned down, carriers generally offer low death benefit options with higher-than-normal premiums. We do not currently offer any guaranteed issue policies.

## **AN APPLICATION WILL REMAIN OPEN FOR 90 DAYS**

An application is valid for 180 days. Beyond 90 days, a statement of good health will be required on delivery. After 180 days, a new application will be required.

## **IF THE PROPOSED INSURED IS A JUVENILE, A PARENT/LEGAL GUARDIAN SIGNATURE IS REQUIRED**

If the grandparent is the owner of the policy, the parents will still be required to sign the application. If the legal guardian is not a parent, proof of guardianship will be requested.

## **AN AGENT MAY BE CHARGED FOR ORDERING UNNECESSARY REQUIREMENTS**

Please refer to the initial underwriting requirements for standard age/face amount requirements.

## **A LEGIBLE POLICY NUMBER MUST BE PRINTED ON ALL CORRESPONDENCE FOR PROPER PROCESSING**

## **APPLICATIONS SHOULD BE DOUBLE CHECKED TO ENSURE COMPLETENESS AND ACCURACY**

### **Commonly missed information:**

- Doctor information (full name, dates seen, reason, and phone number)
- Tobacco use
- HIV question
- Insurance in force (Life/DI)
- Beneficiary relationship
- Child/additional insured information including height, weight, and medical history

## **ALWAYS PROVIDE THE BEST TIMES, TELEPHONE NUMBERS, AND ANY SPECIAL LANGUAGE NEEDS FOR YOUR CLIENT**

Providing accurate contact information will assist in timely ordering and collection of underwriting information.

An application is valid for 180 days. Beyond 90 days, a statement of good health will be required on delivery. After 180 days, a new application will be required.

\* Insurable interest of beneficiary is subject to state statutes.

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## INCLUDE THE FOLLOWING INFORMATION FOR ALL MEDICAL CONDITIONS:

- Date of diagnosis
- Past and current treatment, including medication(s)
- Follow-up information
- All doctors seen
- Last time seen
- Current status
- Testing completed, including date and results

## NON-U.S. CITIZENS REQUIRE ADDITIONAL UNDERWRITING CONSIDERATIONS

- For all non-U.S. citizens and permanent residents (Green Card holders), a copy of a valid visa is required with all applications
- Use the image upload tool on the agent portals to submit copies of images
- A copy of valid Green Card will be required for Long Term Care Rider, Living Benefit Riders (Chronic Illness and Critical Illness) or at Underwriter discretion

## BE SURE TO ORDER THE CORRECT PARAMED EXAM

To do so, please be sure to provide the full name of the underlying insurance company, product(s) being applied for, and state where the application was signed to the paramed company.

## LIVING BENEFIT COVERAGE\*

Certain medical conditions will impact an individual's eligibility for living benefits coverage, and Transamerica reserves the right to decline living benefit riders or products based on an individual medical history.

**The following are some conditions that may not be eligible for chronic illness and/or critical illness living benefit coverage** (this list is not all-inclusive\*\*):

- |   |   |
|---|---|
| • Alcohol abuse or any drug use within three years        | • Multiple sclerosis                                  |
| • Cancer (other than non-melanoma skin cancer)            | • Muscular dystrophy                                  |
| • Coronary artery disease                                 | • Parkinson's disease                                 |
| • Diabetes with insulin use                               | • Pregnancy - current through three months postpartum |
| • Inability to perform Activities of Daily Living (ADL's) | • Stroke or TIA                                       |
| • Motor neuron disease                                    | • Systemic lupus erythematosus                        |



\*Underwriting reserves the right to rate the base policy, deny or limit benefits, or offer a different product based on medical information obtained during the underwriting process.

\*\*These conditions are not eligible for coverage under the Trendsetter LB product. However may or may not qualify for the Chronic Illness rider or Critical Illness rider on the Transamerica Financial Foundation IUL® product (FFIUL).



# DETERMINING COVERAGE AMOUNTS FOR INDIVIDUALS

PURPOSE	FORMULA		REQUIREMENTS
Income Continuation	Ages	Income Factor	<ul style="list-style-type: none"> <li>Income stated must be reasonable for the profession or occupation stated.</li> <li>Income source considered will be that of the proposed insured, not the household income or that of the owner.</li> <li>Earned income includes salary, bonuses, commissions, and deferred compensation and excludes income from investments.</li> <li>The unemployed spouse may be considered for a percentage of the employed spouse's income.</li> <li>4506T EZ is required on applications of \$2.5 million and up or at underwriter discretion. This form may be obtained through your Agent Portal or through iPipeline.</li> <li>College students can be considered up to \$500,000 with individual consideration only given for amounts over \$500,000.</li> </ul>
	18-35	Up to 30	
	36-45	25	
	46-50	20	
	51-55	15	
	56-65	10	
	66-70	5	
	71+	individual consideration	



Electronic Inspection Report ordered for all coverage greater than \$3.5 million through \$10 million. Full Inspection Report ordered for all coverage greater than \$10 million.

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# PREMIUM TO INCOME GUIDELINES

While each of your clients have different financial needs, these guidelines are intended to provide a general formula to help calculate suggested maximum amounts of life insurance.

- What does the client do for a living?
- What is their annual income and net worth?
- Do they already own a life insurance policy?
- If so, what is the face amount? Is it being replaced?
- What is the purpose of the life insurance being applied for?
- Do they have any medical issues that may result in a higher premium?

PURPOSE	FORMULA		REQUIREMENTS
Affordability Guidelines	Annual Premium for all policies/Annual Income % should not exceed the percentages below.		<ul style="list-style-type: none"> <li>• There should not be a significant adverse change in financial status or financial flexibility as a result of the purchase of the policy(ies).</li> <li>• For incomes less than \$15,000 (USD), details supporting the need and purpose of the insurance may be necessary. Adjustments (upwards) for family size (when known) should be considered to align with U.S. Federal Poverty Guidelines published by the U.S. Department of Health &amp; Human Services.</li> <li>• Premium affordability should be demonstrated for the total premiums being paid on all policies, by the payor(s). This includes all policies on the payor(s) life and all policies on the lives of others for which they are paying.</li> </ul>
	Annual Income	Premium + Income	
	≤ \$30,000	15%	
	> or = \$30,001	20%	

## HIGH NET WORTH APPLICANTS

In circumstances where the premiums exceed the above guidelines, such as a client with demonstrable high liquid assets and low/moderate income, further consideration beyond the guidelines may be given. A cover letter of explanation and supporting financial evidence will be required for face amounts \$3 million and higher. See page 47 for additional information on cover letters.

# DETERMINING COVERAGE AMOUNTS FOR INDIVIDUALS

(continued)

PURPOSE	FORMULA		REQUIREMENTS
Juvenile	Ages	Face Amount	
Total juvenile insurance coverage with all carriers cannot exceed \$1 million. Amounts over \$1 million will not be considered.	15 days through 17 years	\$25,000 – \$500,000	<ul style="list-style-type: none"> <li>Coverage amount on parents or legal guardian (copy of guardianship papers required) must be a minimum of 2 times the face amount requested on the juvenile.</li> <li>Coverage on all siblings should be equal.</li> <li>Parent(s) or guardian(s) must witness the applications and complete the non-medical declarations.</li> <li>The owner of the policy must be the parent, legal guardian, or grandparent.</li> <li>The parent/legal guardian, juvenile, and owner must be residing in the U.S. permanently either as a U.S. citizen or a visa type that is not considered temporary or uninsurable based on our international underwriting guidelines.</li> </ul>
		\$500,001 – \$1,000,000	<p>All requirements for the \$25,000 – \$500,000 face amount, plus:</p> <ul style="list-style-type: none"> <li>Proof of the parent's or legal guardian's (copy of guardianship papers required) existing insurance coverage may be required*. Group coverage, accidental death, dismemberment insurance, nor credit card insurance should be counted in determining parent/owner's total coverage.</li> <li>Minimum household income must be \$100,000 or greater. Evidence of income must include one of the following: <ul style="list-style-type: none"> <li>A copy of the pay stub</li> <li>Schedule C (if self employed)</li> <li>Or a copy of the previous year's tax forms</li> </ul> </li> <li>Underwriting will obtain the child's medical records.</li> <li>Submission of an illustration reflecting overfunding of the policy.</li> </ul>
Washington State	15 days through 17 years	Total Insurance Amount, including in force coverage, cannot exceed the lesser of \$50,000 or U.S. household income.	<p>All requirements as indicated above for the appropriate face amount, plus:</p> <ul style="list-style-type: none"> <li>Juveniles 15 years or older must sign the application.</li> </ul>
New York State	Under 4½ years	Maximum Face Amount is greater of \$50,000 or 25% of the amount of insurance in force on the parent/owner.	<p>All requirements as indicated above for the appropriate face amount, plus:</p> <ul style="list-style-type: none"> <li>The parent designated as the owner must have adequate coverage as described.</li> <li>Not all children from the same family will be eligible for the same face amount if they fall within the two different age brackets.</li> <li>Neither accidental death and dismemberment insurance nor credit card insurance should be counted in determining whether the family head has sufficient coverage to qualify the minor for the amount of insurance requested.</li> </ul>
	4½ years to 14½	Maximum face amount is the greater of \$50,000 or 50% of the amount in force on the parent/owner.	
	Over 14½ years through 17 years	Up to 50% of the amount in force on the parent/owner.	

State specific laws, including NY and WA, take precedence over company guidelines.

\*For all in force coverage not with a Transamerica Affiliate company, a copy of the policy page(s) providing the face amount and premiums is required.

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# DETERMINING COVERAGE AMOUNTS FOR INDIVIDUALS

(continued)

PURPOSE	FORMULA	REQUIREMENTS
Estate Planning	<p>Projected future estate tax liability x 40%</p> <p><b>Note:</b> A 7% annual growth rate over the applicant's life expectancy is used for illustration purposes. This estate appreciation rate should be adjusted, up or down, taking under consideration what is a reasonable growth factor in the current environment. Typically this has been in the 5 - 10% range.</p>	<p>A cover letter must be provided that includes:</p> <ul style="list-style-type: none"> <li>▪ The purpose of the insurance</li> <li>▪ A current value of the applicant's estate, which includes a personal balance sheet listing all assets and liabilities and an estate analysis</li> <li>▪ Third party financial verification for face amounts greater than \$10 million or total line over jumbo limits</li> </ul>



Electronic Inspection Report ordered for all coverage greater than \$3.5 million through \$10 million. Full Inspection Report ordered for all coverage greater than \$10 million.

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# DETERMINING COVERAGE AMOUNTS FOR BUSINESS PLANNING

PURPOSE	FORMULA		REQUIREMENTS
Key Person	Ages	Factor x Income	<p>A cover letter must be provided explaining:</p> <ul style="list-style-type: none"> <li>The key person's value to the company</li> <li>How the coverage amount was determined</li> <li>Whether the key person has ownership in the company and the percentage of ownership</li> <li>A list of all other key persons, the amount of key person coverage and percentage ownership for each key person</li> </ul>
	To age 65 Age 66-70 Age 70+	10 5 IC	
Buy-Sell/Business Continuation	% Ownership x Corporate Value		<p>A cover letter must be provided explaining:</p> <ul style="list-style-type: none"> <li>How the amount of insurance and the market value of the business were determined</li> <li>A copy of the buy-sell agreement or the details of the buy-sell agreement</li> <li>The applicant's ownership percentage, the number of other partners, and their ownership percentage</li> <li>The amount of buy-sell coverage on each partner and the amount and purpose of all in force business coverage</li> </ul> <p>All partners must apply for or have in force buy-sell coverage. The underwriter will need the last two years' corporate balance sheets and income statements, including notes.</p>
Business Loan	An amount up to the outstanding principal of the loan.		<ul style="list-style-type: none"> <li>The business must be the owner of the policy.</li> <li>Cover letter must include the purpose, duration of the loan, collateral pledged, its value and the loan interest rate.</li> <li>A copy of the loan agreement needed for loans over \$3 million.</li> <li>The term of the loan must be five years or more.</li> <li>If creditor is designated beneficiary, it should be stated "as its interest may appear" with balance of proceeds to go to another designated personal beneficiary. A collateral assignment would also be acceptable.</li> </ul>

Business Beneficiary Inspection Report (BBIR) ordered for business coverage over \$2 million.

Electronic Inspection Report ordered for all coverage greater than \$3.5 million through \$10 million. Full Inspection Report ordered for all coverage greater than \$10 million.

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# FIELD UNDERWRITING

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## WHAT IS FIELD UNDERWRITING?

In order to provide the most accurate picture of the applicant to the insurer, it is important for an agent to get to know his or her clients in the process of soliciting business. This process, known as field underwriting, is the initial medical and financial screening of prospective buyers of life insurance and is a key responsibility of our agents.

For an agent, good field underwriting builds credibility with your client and boosts your reputation in the community as a knowledgeable life insurance advisor. Oftentimes additional requirements are needed due to inconsistent information provided; therefore, the more complete and accurate the information is on the application, the less likely additional requirements, such as an Attending Physician Statement (APS), will be needed. More importantly, it can lead to a better customer experience by setting realistic expectations for a potential rate class, which will be beneficial to everyone involved. When meeting with your client, please be sure to keep in mind the following questions:

- What is their occupation, annual income, and net worth?
- Have they ever been rated or denied for life, long term care, or other insurance in the past and why?
- Do they already own a life insurance policy?
- If so, what is the face amount? Is it being replaced?
- What is the purpose of the life insurance being applied for?
- Do they have any medical issues?
- Do they travel outside the U.S. or are they a foreign national?
- Do they participate in aviation, scuba, climbing, racing, or other similar activities?
- Any driving violations?

## WHY SHOULD I PERFORM FIELD UNDERWRITING?

- Expedite the underwriting process
- Meet client expectations
- May reduce the need for additional underwriting requirements.
- Ensure conditional receipt is binding



# HOW DO I APPROACH DELICATE SUBJECTS?

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To help clients obtain the coverage they need, you need to be sure to ask all the necessary questions — even the uncomfortable ones. Remember, incomplete responses will delay the review process, the client's coverage, and your commission payment. Below are some suggestions to help you address these sensitive subjects.

## **EXPLAIN THAT CORRECT WEIGHT AND OTHER SENSITIVE DETAILS ARE REQUIRED**

Before you submit a client as preferred, be sure he or she meets the criteria. Refer to the underwriting criteria and medical impairments information in the following pages of this guide to determine if the applicant is eligible for coverage and at what underwriting class. It may help the client understand how important it is to provide correct details.

## **ASSURE THE CLIENT THAT ALL INFORMATION ON THE APPLICATION IS CONFIDENTIAL**

If the applicant has ever been arrested or has sensitive medical history, he or she may not want to disclose it. Assure all clients in advance that the application is confidential and none of their personal information is at risk.

### **DOCUMENT THE DETAILS:**

**Bad example:** One speeding ticket

**Good example:** Speeding ticket, 2009; reckless driving, 2011; cell phone use, 2012

## **ASK FIVE IMPORTANT QUESTIONS ABOUT MEDICAL CONDITIONS**

To gain a complete picture of an applicant's medical history, ask the following questions:

1. What was the condition?
2. When was the condition diagnosed?
3. When was the last episode?
4. How and when was it treated?
5. What is physician's name, address, phone number, and date/results of last visit?

### **DOCUMENT THE DETAILS:**

**Bad example:** Heart surgery

**Good example:** Bypass surgery, 2011, Dr. Brian Jones, 10 Main St., New Orleans, LA, 555-555-5555. Last seen 6 months ago for routine check up with normal findings.

## **OBTAIN THE CORRECT SPELLING OF THE APPLICANT'S MEDICATION(S)**

The best thing you can do is ask to see their prescription bottles or have them bring a complete list of all medications including dosage(s). This way, you can ensure the correct spelling of all medications and physician names, in addition to dosages. Also, be sure to include on the application the medical condition for which each medication is prescribed.

# WHAT IF THE CLIENT IS NOT A U.S. CITIZEN?

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An insured who is not a U.S. citizen may still qualify for life insurance coverage if they meet certain special requirements and provide the needed documentation as defined below:

- The client must be legally in the United States (possess a valid visa, work permit, etc.).
- A Social Security Number (SSN) or Tax Identification Number (TIN) is required, or the appropriate version of IRS Form W8 must be completed for those without a SSN or TIN.
- The company requires copies of visa and proof of U.S. entry (Passport stamp or I-94 document). (Requested while client completes the application; if sent in separately, indicate in the agent comments section of the application.)
- Generally, if a visa will expire within 60 days of the application, we will need copies of the paperwork from USCIS. This documents the process for extension of the visa.
- The insured must have significant business and financial ties in the United States.
- Use the image upload tool on the agent portals to submit copies of images.
- The Matricula Consular document is not recognized to be valid as a visa by the U.S. government.
- A separate international underwriting guide is available for information on submitting non-resident foreign nationals and U.S. expatriates business.





# WHAT IF THE CLIENT IS NOT A U.S. CITIZEN?

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## DOCUMENTATION NEEDED

Indicate specific visa type on the application (e.g. H1, F1, etc.) or exact immigration status such as refugee, asylum, etc. Only list “permanent resident” on the application if the client is a lawful permanent resident (also known as a Green Card holder). Please note: The long term care rider is only available with a Green Card.

**Permanent Resident Card (Green Card holders):** Copy of front and back of the card is required when applying for the Long Term Care Rider, Chronic Illness Rider, Critical Illness Rider, and may be requested at underwriter discretion.

**All Others:** Copy of visa and proof of U.S. entry (passport stamp or I-94 document) are required. Additional supporting documents may be required. Employment Authorization Card Holders — Please look at the category code located in the center of the Employment Authorization Card. The codes on the following pages are not qualified candidates for insurance:



## ELIGIBILITY BY EMPLOYEE AUTHORIZATION CARD CATEGORY CODE

CODE	DESCRIPTION	ELIGIBILITY				
		LIFE	LONG TERM CARE RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES [INCLUDES PARENT/OWNER STATUS]
(a)(2)	Lawful temporary resident - Special Agricultural Workers	Up to best class	No	Yes	Yes	Yes
(a)(3)	Refugee	Up to best class	No	Yes	Yes	Yes
(a)(4)	Paroled refugee	Up to best class	No	Yes	Yes	Yes
(a)(5)	Asylee	Up to best class	No	Yes	Yes	Yes
(a)(6)	Fiancé(e) (K-1 or K-2 nonimmigrant)	Up to best class	No	Yes	Yes	Yes
(a)(7)	N-8 or N-9	Based on country of origin	No	Yes	Yes	No
(a)(8)	Citizen of Micronesia, Marshall Islands, or Palau	Up to best class	No	Yes	Yes	Yes
(a)(9)	K-3 or K-4	Up to best class	No	Yes	Yes	Yes
(a)(10)	Withholding of deportation or removal granted	Decline	No	No	No	No
(a)(11)	Deferred Enforced Departure	Decline	No	No	No	No
(a)(12)	Temporary Protected Status granted	Based on country of origin	No	Yes	Yes	No
(a)(13)	Family Unity Program (Section 301 of the Immigration Act of 1990)	Up to best class	No	Yes	Yes	Yes
(a)(14)	LIFE Legalization (Section 1504 of the Legal Immigrant Family Equity (LIFE) Act Amendments)	Up to best class	No	Yes	Yes	Yes
(a)(15)	V visa nonimmigrant	Based on country of origin	No	Yes	Yes	No
(a)(16)	T-1 nonimmigrant	Decline	No	No	No	No
(a)(17)	Spouse of an E nonimmigrant	Up to best class	No	Yes	Yes	Yes
(a)(18)	Spouse of an L nonimmigrant	Up to best class	No	Yes	Yes	Yes
(a)(19)	U-1 nonimmigrant	Decline	No	No	No	No
(a)(20)	U-2, U-3, U-4, or U-5 nonimmigrant	Decline	No	No	No	No
(c)(1)	Spouse/dependent of A-1 or A-2 visa nonimmigrant	Decline	No	No	No	No
(c)(2)	Spouse/dependent of Coordination Council for North American Affairs (E-1)/Taipei Economic and Cultural Representative Office (TECRO)	Up to best class	No	Yes	Yes	Yes
(c)(3)	F-1 student, precompletion Optional Practical Training	Up to best class	No	Yes	Yes	Yes
(c)(4)	Spouse/dependent of G-1, G-3, or G-4	Based on country of origin	No	Yes	Yes	No
(c)(5)	J-2 spouse or child of J-1 exchange visitor	Based on country of origin	No	Yes	Yes	No
(c)(6)	M-1 student, Practical Training	Up to best class	No	Yes	Yes	Yes
(c)(7)	Dependent of NATO-1 through NATO-6	Based on country of origin	No	Yes	Yes	No
(c)(8)	Asylum application pending filed	Decline	No	No	No	No

CODE	DESCRIPTION	ELIGIBILITY				
		LIFE	LONG TERM CARE RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES [INCLUDES PARENT/OWNER STATUS]
(c)(9)	Pending adjustment of status under Section 245 of the Act	Up to best class	No	Yes	Yes	Yes
(c)(10)	Suspension of deportation applicants (filed before April 1, 1997)	Decline	No	No	No	No
(c)(11)	Public Interest parolee	Based on country of origin	No	Yes	Yes	No
(c)(12)	Spouse of an E-2 CNMI investor	Up to best class	No	Yes	Yes	Yes
(c)(14)	Deferred action	Decline	No	No	No	No
(c)(15)	Not in use	N/A	No	Yes	Yes	Yes
(c)(16)	Creation of record (adjustment based on continuous residence since January 1, 1972)	Up to best class	No	Yes	Yes	Yes
(c)(17)	B-1 domestic servant of certain nonimmigrants	Decline	No	No	No	No
(c)(18)	Order of supervision	Decline	No	No	No	No
(c)(19)	Certain pending TPS applicants whom USCIS has determined are prima facie eligible for TPS and who may then receive an EAD as a "temporary treatment benefit" under 8 C.F.R. 244.10(a).	Based on country of origin	No	Yes	Yes	No
(c)(20)	Section 210 legalization (pending I-700) Special Agricultural Workers	Up to best class	No	Yes	Yes	Yes
(c)(21)	S visa nonimmigrant	Decline	No	No	No	No
(c)(22)	Section 245A legalization (pending I-687)	Up to best class	No	Yes	Yes	Yes
(c)(23)	Irish peace process (Q-2)	Up to best class	No	Yes	Yes	Yes
(c)(24)	LIFE legalization	Up to best class	No	Yes	Yes	Yes
(c)(25)	T-2, T-3, T-4, T-5, or T-6 nonimmigrant	Decline	No	No	No	No
(c)(26)	Spouse of an H-1B nonimmigrant	Up to best class	No	Yes	Yes	Yes
(c)(31)	VAWA self-petitioners with an approved Form I-360	Up to best class	No	Yes	Yes	Yes
(c)(33)	Consideration of Deferred Action for Childhood Arrivals	Decline	No	No	No	No
(c)(35)	Principal beneficiary of an approved employment-based immigrant petition facing compelling circumstances	Up to best class	No	Yes	Yes	Yes
(c)(36)	Spouse or unmarried child of a principal beneficiary of an approved employment-based immigrant petition facing compelling circumstances	Up to best class	No	Yes	Yes	Yes

The purpose of this document is to outline risks that are considered uninsurable based on immigration status. It is not possible to include every scenario and the contents of this document are subject to change without notice. This is not an offer guaranteeing any predetermined rate for any applicant.

## ELIGIBILITY BY VISA TYPES

CODE	DESCRIPTION	DOCUMENTATION REQUIRED	ELIGIBILITY				
			LIFE	LONG TERM CARE RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUENILES [INCLUDES PARENT/ OWNER STATUS]
<b>A</b>	Government Official	N/A	Decline	No	No	No	No
<b>AS</b>	Asylum	Proof of asylum approval (copy immigration court document or EAD category A5)	Up to best class	No	Yes	Yes	Yes
<b>B</b>	Visitor [B1, B2, B1/B2, BCC]	Copy of visa and proof of U.S. entry	Underwritten according to country of legal residence	No	No	No	No
<b>C</b>	Transit	N/A	Decline	No	No	No	No
<b>D</b>	Crewman	N/A	Decline	No	No	No	No
<b>E</b>	Investor	Copy of visa	Up to best class	No	Yes	Yes	Yes
<b>E</b>	Employment Auth. Card	Copy of employee authorization card	Based on category code	See code chart	See code chart	See code chart	See code chart
<b>F</b>	Student/ academic	Copy of visa and I-20 from college	Up to best class	No	Yes	Yes	Yes
<b>G</b>	Representative to international organization	Copy of visa and proof of U.S. entry	Underwritten according to country of legal residence	No	Yes	Yes	No
<b>GC</b>	Green Card, Permanent Resident Card	Copy of Green Card	Up to best class	Yes	Yes	Yes	Yes
<b>H</b>	Work/occupation	Copy of visa	Up to best class	No	Yes	Yes	Yes
<b>I</b>	Media	N/A	Decline	No	No	No	No
<b>J</b>	Cultural Exchange	Copy of visa and proof of U.S. entry	Underwritten according to country of legal residence	No	Yes	Yes	No
<b>K</b>	Fiancée/fiancé	Copy of visa	Up to best class	No	Yes	Yes	Yes
<b>L</b>	Executive	Copy of visa	Up to best class	No	Yes	Yes	Yes
<b>M</b>	Vocational/non academic	Copy of visa	Up to best class	No	Yes	Yes	Yes
<b>MC</b>	Matricula Consular ID	N/A	Decline	No	No	No	No
<b>NATO</b>	Government workers	Copy of visa and proof of U.S. entry	Underwritten according to country of legal residence	No	Yes	Yes	No
<b>O</b>	Science/art extraordinary ability	Copy of visa	Up to best class	No	Yes	Yes	Yes

The purpose of this document is to outline risks that are considered uninsurable based on immigration status. It is not possible to include every scenario and the contents of this document are subject to change without notice. This is not an offer guaranteeing any predetermined rate for any applicant.



CODE	DESCRIPTION	DOCUMENTATION REQUIRED	ELIGIBILITY				
			LIFE	LONG TERM CARE RIDER	CRITICAL ILLNESS RIDER	CHRONIC ILLNESS RIDER	JUVENILES [INCLUDES PARENT/OWNER STATUS]
<b>P</b>	Science/art extraordinary ability	Copy of visa	Up to best class	No	Yes	Yes	Yes
<b>Q</b>	Science/art extraordinary ability	Copy of visa and proof of U.S. entry	Underwritten according to country of legal residence	No	Yes	Yes	No
<b>R</b>	Religious	copy of visa and proof of U.S. entry	Underwritten according to country of legal residence	No	Yes	Yes	No
<b>RE</b>	Refugee	Proof of refugee status (I-94)	Up to best class	No	Yes	Yes	Yes
<b>S</b>	Witness/informant	N/A	Decline	No	No	No	No
<b>T</b>	Victims of trafficking	N/A	Decline	No	No	No	No
<b>TN/TD</b>	Trades (NAFTA )	Copy of visa	Up to best class	No	Yes	Yes	Yes
<b>TPS</b>	Temporary protection status	Proof of status (I-94)	Underwritten according to country of legal residence	No	Yes	Yes	No
<b>TWOV</b>	Transit without a visa	N/A	Decline	No	No	No	No
<b>U</b>	Victims of certain criminal activity	N/A	Decline	No	No	No	No
<b>V</b>	Certain second preference beneficiaries	Copy of passport and proof of U.S. entry	Underwritten according to country of legal residence	No	Yes	Yes	No
<b>VWP</b>	Visa Waiver Program	Copy of passport and proof of U.S. entry	Underwritten according to country of legal residence	No	No	No	No

The purpose of this document is to outline risks that are considered uninsurable based on immigration status. It is not possible to include every scenario and the contents of this document are subject to change without notice. This is not an offer guaranteeing any predetermined rate for any applicant.

# HEIGHT AND WEIGHT CHARTS

## MALE

AGES 18-70					AGES 71+				
Trendsetter® Super Trendsetter® Super NY Trendsetter® LB*	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)	Trendsetter® Super Trendsetter® Super NY Trendsetter® LB*	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
FFIUL & TFLIC FFIUL	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non-Tobacco & Tobacco	FFIUL & TFLIC FFIUL	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
HEIGHT	WEIGHT				HEIGHT	WEIGHT			
4'6"	119	132	139	155	4'6"	123	133	143	158
4'7"	123	136	144	160	4'7"	127	138	148	164
4'8"	127	140	149	166	4'8"	131	143	153	170
4'9"	131	145	154	172	4'9"	135	148	158	176
4'10"	135	150	159	178	4'10"	140	153	163	182
4'11"	140	155	164	184	4'11"	145	158	168	188
5'0"	144	160	169	190	5'0"	149	163	173	194
5'1"	149	164	175	196	5'1"	154	168	179	200
5'2"	154	169	180	202	5'2"	159	173	185	206
5'3"	159	174	186	208	5'3"	164	178	191	212
5'4"	164	179	192	214	5'4"	169	184	197	218
5'5"	169	184	198	220	5'5"	174	189	203	225
5'6"	174	189	204	227	5'6"	179	194	209	232
5'7"	179	195	210	233	5'7"	185	200	215	238
5'8"	184	200	215	239	5'8"	190	205	221	244
5'9"	189	206	221	244	5'9"	195	211	227	249
5'10"	195	211	227	250	5'10"	200	216	232	255
5'11"	200	217	233	256	5'11"	206	222	238	261
6'0"	205	223	239	263	6'0"	212	228	244	268
6'1"	211	229	245	269	6'1"	217	234	250	274
6'2"	217	235	251	276	6'2"	222	240	256	281
6'3"	223	241	257	283	6'3"	228	246	262	288
6'4"	228	247	263	289	6'4"	234	252	268	295
6'5"	233	253	269	296	6'5"	239	258	274	302
6'6"	238	259	276	303	6'6"	244	264	281	309
6'7"	244	265	283	310	6'7"	250	270	287	316
6'8"	249	271	289	317	6'8"	255	276	293	323
6'9"	254	277	295	324	6'9"	261	282	300	331
6'10"	260	283	302	331	6'10"	266	288	306	338
6'11"	265	289	308	338	6'11"	272	294	313	345
7'0"	270	295	314	346	7'0"	277	300	319	353

\*Build chart applies to Trendsetter LB bands 3 & 4 only. See page 21 for build chart for Trendsetter LB bands 1 & 2.

# HEIGHT AND WEIGHT CHARTS

## FEMALE

AGES 18-70					AGES 71+				
Trendsetter® Super Trendsetter® Super NY Trendsetter® LB *	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)	Trendsetter® Super Trendsetter® Super NY Trendsetter® LB *	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
FFIUL & TFLIC FFIUL	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non-Tobacco & Tobacco	FFIUL & TFLIC FFIUL	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
HEIGHT	WEIGHT				HEIGHT	WEIGHT			
4'6"	117	128	136	149	4'6"	120	132	140	152
4'7"	121	132	141	154	4'7"	124	136	145	157
4'8"	125	136	146	159	4'8"	128	140	150	162
4'9"	129	140	151	164	4'9"	133	145	155	168
4'10"	133	144	156	169	4'10"	137	150	160	174
4'11"	138	149	161	175	4'11"	142	155	165	180
5'0"	142	154	166	181	5'0"	146	160	170	186
5'1"	147	159	171	187	5'1"	151	164	176	192
5'2"	151	164	176	193	5'2"	156	169	181	198
5'3"	156	169	181	197	5'3"	160	174	186	203
5'4"	161	174	185	202	5'4"	165	179	190	207
5'5"	165	179	189	206	5'5"	170	184	195	211
5'6"	170	184	194	210	5'6"	175	189	199	215
5'7"	174	189	199	215	5'7"	179	195	204	220
5'8"	178	195	204	220	5'8"	183	200	210	225
5'9"	182	200	210	225	5'9"	187	205	215	230
5'10"	186	205	215	230	5'10"	191	210	220	235
5'11"	190	210	221	236	5'11"	196	216	226	241
6'0"	195	216	227	242	6'0"	201	222	232	247
6'1"	200	222	233	248	6'1"	206	228	238	254
6'2"	205	228	239	254	6'2"	211	233	244	260
6'3"	210	233	244	260	6'3"	216	239	251	267
6'4"	215	239	250	267	6'4"	221	244	257	273
6'5"	220	245	256	274	6'5"	226	250	263	279
6'6"	225	250	262	281	6'6"	231	256	270	286
6'7"	230	256	268	287	6'7"	237	261	277	292
6'8"	235	262	274	293	6'8"	243	267	284	299
6'9"	240	267	280	300	6'9"	249	273	291	305
6'10"	245	273	286	306	6'10"	254	279	298	312
6'11"	250	279	292	313	6'11"	259	285	305	319
7'0"	255	284	298	319	7'0"	264	290	312	325

\*Build chart applies to Trendsetter LB bands 3 & 4 only. See page 21 for build chart for Trendsetter LB bands 1 & 2.

# HEIGHT AND WEIGHT CHARTS

## TRENDSETTER® LB BANDS 1 & 2

### MALE

HEIGHT	WEIGHT		
	Preferred Nonsmoker*	Standard	Disability Income Rider Maximum Weight
4'6"	132	155	150
4'7"	136	160	156
4'8"	140	166	164
4'9"	145	172	169
4'10"	150	178	174
4'11"	155	184	178
5'0"	160	190	182
5'1"	164	196	187
5'2"	169	202	191
5'3"	174	208	196
5'4"	179	214	201
5'5"	184	220	207
5'6"	189	227	212
5'7"	195	233	218
5'8"	200	239	225
5'9"	206	244	231
5'10"	211	250	238
5'11"	217	256	243
6'0"	223	263	251
6'1"	229	269	257
6'2"	235	276	263
6'3"	241	283	270
6'4"	247	289	278
6'5"	253	296	286
6'6"	259	303	296
6'7"	265	310	305
6'8"	271	317	314
6'9"	277	324	323
6'10"	283	331	331
6'11"	289	338	342
7'0"	295	346	353

### FEMALE

HEIGHT	WEIGHT		
	Preferred Nonsmoker*	Standard	Disability Income Rider Maximum Weight
4'6"	128	149	145
4'7"	132	154	150
4'8"	136	159	156
4'9"	140	164	161
4'10"	144	169	166
4'11"	149	175	170
5'0"	154	181	173
5'1"	159	187	178
5'2"	164	193	182
5'3"	169	197	187
5'4"	174	202	191
5'5"	179	206	196
5'6"	184	210	201
5'7"	189	215	207
5'8"	195	220	214
5'9"	200	225	219
5'10"	205	230	226
5'11"	210	236	231
6'0"	216	242	238
6'1"	222	248	243
6'2"	228	254	249
6'3"	233	260	256
6'4"	239	267	264
6'5"	245	274	271
6'6"	250	281	280
6'7"	256	287	289
6'8"	262	293	297
6'9"	267	300	306
6'10"	273	306	314
6'11"	279	313	321
7'0"	284	319	330

\* Preferred Nonsmoker available on band 2 only when medically underwritten.



# UNDERWRITING REQUIREMENTS AND REPORTS DEFINED

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Transamerica reserves the right to request other evidence of insurability as it deems necessary.

## **PERSONAL HISTORY INTERVIEWS**

A Personal History Interview (PHI) is a process where Transamerica contracts a third-party vendor to complete a telephone interview. A PHI is typically ordered to clarify medical and/or non-medical information. A written report of the interview is sent to the home office for review.

## **PARAMED EXAM**

A Paramedical Exam is a basic exam completed by an approved third-party vendor. It includes a qualified examiner asking medical history questions, completing proper paperwork/forms, taking vitals (height/weight, blood pressure, pulse), collecting fluids (blood and urine), and administering ECGs.

## **MEDICAL EXAM**

A Medical Exam (MED) is similar to a Paramed Exam, but is completed by a medical doctor and includes a more thorough physical examination than the Paramed Exam. These must be arranged through approved paramed companies.

## **HOME OFFICE SPECIMEN**

A Home Office Specimen (HOS) is a urine sample collected during a Paramed or Medical Exam and is sent to a laboratory for analysis. An HOS is required with all medical and paramedical exams.

## **BLOOD CHEMISTRY PROFILE**

A Blood Chemistry Profile (BCP) is a venous blood draw collected during a Paramed or Medical Exam. It is sent to a laboratory for analysis. A BCP is required with all medical and paramedical exams.

## **RESTING ELECTROCARDIOGRAM**

During an electrocardiogram (ECG), small patches are placed on the chest, arms, and legs to record the electrical activity and rhythm of the heart. If normal resting ECG records are available from a test conducted within the last 12 months, test need not be repeated.

## **MINNESOTA COGNITIVE ACUITY SCREEN**

The Minnesota Cognitive Acuity Screen (MCAS) is a telephone interview conducted by a registered nurse (RN), who is specifically trained to administer the test. The purpose for this test is to screen for potential early cognitive impairment. Proposed insureds age 60 and older applying for Long Term Care Rider or proposed insureds ages 71 and older applying for life insurance, will be required to complete an MCAS.

## **INSPECTION REPORTS (IR, BBIR, EIR)**

Provides a holistic view of the proposed insured's public record footprint, including such information as financials, criminal records history, properties owned, and bankruptcies. Inspection reports may be completed as a telephone interview or by online database searches, depending on amount being applied for.

# UNDERWRITING REQUIREMENTS AND REPORTS DEFINED

Transamerica reserves the right to request other evidence of insurability as it deems necessary.

## PERSONAL FINANCIAL STATEMENTS

A Personal Financial Statement (PFS) (also known as a Confidential Financial Questionnaire) will be requested if: the income and net worth of proposed insured is not provided on the application; the company finds the financial information is unclear, inconsistent, or additional details are needed; and/or the insurance is being used for business coverage, including Buy-Sell, Loan, and Key Person applications.

## FORM 4506T-EZ

Form 4506T-EZ, is an Internal Revenue Service (IRS) form which gives permission for Transamerica to receive a transcript of previously filed tax returns directly from the IRS. This form may be obtained through your Agent Portal or through iPipeline.

## MOTOR VEHICLE REPORTS

A Motor Vehicle Report (MVR) is a record of a proposed insured's driving history.

## PRESCRIPTION CHECK

A prescription check (RX CHECK) will be ordered on every application and provides data on prescriptions the proposed insured has filled in recent years. It includes the name of the medication, the dosage and quantity prescribed, and the name of the ordering physician.

## IDENTITY VERIFICATION

A check to verify the identities of our customers in order to ensure the quality of business, manage identity risk, prevent identity fraud, and comply with obligations under the USA Patriot Act. This check is used solely for identity verification and is not used to determine an individual's eligibility for insurance. In some instances we may request a copy of the individual's Social Security card, driver's license or other state-issued ID, or utility bill to help verify an individual's identity

## ATTENDING PHYSICIAN STATEMENTS

An Attending Physician Statement (APS) is a copy of the proposed insured's medical records obtained from their attending physician or healthcare provider.

## APS GUIDELINES ARE AS FOLLOWS:

FACE AMOUNTS			
Age	Up to and including \$1 million	\$1,000,001 to \$3 million	Over \$3 million
0-50	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	YES Will be required on all applications**
51-60	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	YES Will be required on all applications
61-69	NOT ROUTINELY (for cause or for exam within the past 12 months not marked within normal limits)*	YES Within the last 5 years for preferred classes and has an established primary care physician	YES Within the last 5 years for preferred classes and has an established primary care physician
70 and older	Yes***	Yes***	Yes***

\*APS's are not needed on routine screening or annual exams if noted to be within normal limits, unless needed due to medical history.

\*\*Individual consideration up to and including \$5 million (and under age 50) if applicant has not seen an M.D. for more than 3 years.

\*\*\*Ages 70 to 79, normal underwriting guidelines if seen in the last 24 months by primary care physician. Age 80 should have seen an M.D. in the last 12 months for any consideration.

## AUTHORIZED PARAMED COMPANIES

The companies listed below are authorized to perform paramedical and medical exams on behalf of Transamerica.

<b>APPS - Portamedic</b>	800-727-2101	appslive.com
<b>Examination Management Services, Inc. (EMSI)</b>	800-872-3674	emsinet.com
<b>Insurance Medical Services, Inc</b>	877-808-5533	imspamed.com
<b>ExamOne, Inc.</b>	800-768-2056	examone.com
<b>ExamOne Superior Solutions</b>	800-898-3926	smminsurace.com

## AUTHORIZED INSPECTION COMPANIES

The companies listed below are authorized to perform Inspection Reports (IRs) on behalf of Transamerica. These will be ordered by the home office.

### Examination Management Services, Inc. (EMSI)

800-281-8991 | emsinet.com | it.support.desk@emsinet.com

### ExamOne Inc.

800-768-2056 | ExamOne.com | CSG.1@ExamOne.com

## HOW LONG ARE UNDERWRITING REQUIREMENTS VALID?

Underwriting requirements will expire as listed in the chart.

REQUIREMENTS	UP TO AGE 70	AGE 71 AND OLDER
<b>Paramed or Medical*</b>	Good for 1 year	Good for 6 months
<b>Part 2 (Non-med)</b>	Good for 3 months	Good for 3 months
<b>Resting Electrocardiogram (ECG)**</b>	Good for 1 year	Good for 1 year
<b>Inspection Report (IR)</b>	Good for 1 year	Good for 1 year
<b>Personal Financial Supplement (PFS)</b>	Good for 1 year	Good for 1 year
<b>Home Office Urine Specimen (HOS)</b>	Good for 1 year	Good for 6 months
<b>Blood Chemistry Profile (BCP)</b>	Good for 1 year	Good for 6 months
<b>Minnesota Cognitive Acuity Screen (CS)</b>	N/A	Good for 6 months
<b>Motor Vehicle Report (MVR)</b>	Good for 90 days	Good for 90 days

\*Underwriting may request additional requirements in addition to the paramed exam, such as a newly completed non-medical Part 2, or statement of good health, depending on product, age of exam, and medical history.

\*\*ECG: If normal resting ECG records are available from a test conducted within the last 12 months, the test need not be repeated.

# INITIAL UNDERWRITING REQUIREMENTS

## TRANSAMERICA FINANCIAL FOUNDATION IUL® TFLIC FINANCIAL FOUNDATION IUL®

FACE AMOUNT	ISSUE AGE							
	0 - 17	18 - 40	41 - 50	51 - 60	61 - 70	71 - 75	76 - 80	81 - 85
\$25,000 - \$50,000	Non-med	Non-med MVR	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$50,001 - \$75,000	Non-med	Non-med MVR	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$75,001 - \$99,999	Non-med	Non-med MVR	Non-med	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$100,000 - \$250,000	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR	Paramed BCP HOS CS MVR	Medical BCP HOS ECG CS MVR
\$250,001 - \$500,000	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR	Medical BCP HOS CS MVR	Medical BCP HOS ECG CS MVR
\$500,001 - \$1,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
\$1,000,001 - \$2,000,000	N/A	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
\$2,000,001 - \$3,500,000	N/A	Paramed BCP HOS PFS MVR	Paramed BCP HOS ECG PFS MVR	Paramed BCP HOS ECG PFS MVR	Paramed BCP HOS ECG PFS MVR	Medical BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
\$3,500,001 - \$5,000,000	N/A	Paramed BCP HOS PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR
\$5,000,001 - \$10,000,000	N/A	Paramed BCP HOS PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR
\$10,000,001 and higher	N/A	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR

Transamerica reserves the right to request other evidence of insurability as it deems necessary.

**Note:** Non-med is only available to residents of the United States and Puerto Rico. Non-medical application (Part 2) and HIPAA notice required for all non-med business.

These requirements do not include Non-med Point of Sale Decision applications. See chart on page 28 for Non-med Point of Sale Decision requirements.

The Long Term Care (LTC) Rider is only available on FFIUL/ TFLIC FFIUL to U.S. citizens living in the U.S. and to Green Card holders living in the U.S. For full underwriting specifications please refer to the appropriate LTC Underwriting Guide.

† For requirements, please see Determining Coverage Amounts — Juveniles on page 8 of this guide.

Requests to reduce face amount received during underwriting will not alter the medical requirements

Business Beneficiary Inspection Report (BBIR) ordered for business coverage over \$2 million.

4506T EZ is required with all applications \$2.5 million and above or at Underwriter discretion.

Third-party financial verification for face amounts greater than \$10 million and/or total line over jumbo limits.

Rx checks will be ordered on all applications.

**For Agent Use Only. Not for Distribution to the Public.**



# INITIAL UNDERWRITING REQUIREMENTS

## TRENDSETTER® LB

AVAILABLE RISK CLASSES: STANDARD (S/NS)						
		18 - 40	41 - 50	51 - 60	61 - 70	71 - 80
<b>Band 1</b>	\$25,000 - \$99,999	Non-med* MVR	Non-med* MVR	Non-med* MVR	N/A	N/A
<b>Band 2</b>	\$100,000 - \$249,999	Non-med* MVR	Non-med* MVR	Non-med* MVR	Paramed BCP HOS	Paramed BCP HOS CS MVR

The Trendsetter® LB is only available through Table D.

\*Standard non-smoker is the best rate class available for non-medically underwritten Bands 1 and 2.

Non-med is only available to residents of the United States and Puerto Rico. Non-medical application (Part 2) and HIPAA notice required for all non-med business. Rx check will be ordered by home office on all non-med business.

AVAILABLE RISK CLASSES: PREFERRED NONSMOKER						
		18 - 40	41 - 50	51 - 60	61 - 70	71 - 80
<b>Band 2</b>	\$100,000 - \$249,999	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR

AVAILABLE RISK CLASSES: PREFERRED PLUS, PREFERRED (S/NS), STANDARD PLUS AND STANDARD (S/NS)						
		18 - 40	41 - 50	51 - 60	61 - 70	71 - 80
<b>Band 3</b>	\$250,000 - \$499,999	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR
<b>Band 4</b>	\$500,000 - \$2,000,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG CS PFS MVR

Transamerica reserves the right to request other evidence of insurability as it deems necessary.

Requests to reduce face amount received during underwriting will not alter the medical requirements.

Third-party financial verification for face amounts greater than \$10 million or total line over jumbo limits.

# INITIAL UNDERWRITING REQUIREMENTS

## TRENDSETTER® SUPER TRENDSETTER® SUPER NY

FACE AMOUNT	ISSUE AGE					
	18 – 40	41 – 50	51 – 60	61 – 70	71 – 75	76 – 80
\$25,000 – \$50,000	Non-med	Non-med	Non-med	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS MVR
\$50,001 – \$99,999	Non-med	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR
\$100,000 – \$250,000	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR	Paramed BCP HOS CS MVR
\$250,001 – \$500,000	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR	Paramed BCP HOS CS MVR
\$500,001 – \$1,000,000	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR
\$1,000,001 – \$2,000,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
\$2,000,001 – \$3,500,000	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
\$3,500,001 – \$5,000,000	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG PFS MVR	Medical BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
\$5,000,001 – \$10,000,000	Paramed BCP HOS PFS MVR	Paramed BCP HOS ECG PFS MVR	Paramed BCP HOS ECG PFS MVR	Paramed BCP HOS ECG PFS MVR	Medical BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
\$10,000,001 and higher	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR

Transamerica reserves the right to request other evidence of insurability as it deems necessary.

**Note:** Non-med is only available to residents of the United States and Puerto Rico. Non-medical application (Part 2) and HIPAA notice required for all non-med business. Rx check will be ordered by home office on all non-med business.

Business Beneficiary Inspection Report (BBIR) ordered for business coverage over \$2 million.

4506T EZ is required with all applications \$2.5 million and above or at Underwriter discretion.

Requests to reduce face amount received during underwriting will not alter the medical requirements.

Third-party financial verification for face amounts greater than \$10 million or total line over jumbo limits.

# NON-MED POINT-OF-SALE DECISION WITH IGO

## COMPARE THE CONVENIENCE

PROCESS	POINT-OF-SALE DECISION & ACCELERATED UNDERWRITING	TRADITIONAL UNDERWRITING
Available rate classes	Standard Non-Smoker, Standard Smoker (Trendsetter Series only), Non-Tobacco and Tobacco (FFIUL only)	Preferred Elite (FFIUL only), Preferred Plus, Preferred Non-Smoker, Standard Plus (Trendsetter Series only), Standard Non-Smoker, Preferred Smoker, Standard Smoker, Non-Tobacco, Tobacco
Application process	Electronic application via iGO	Electronic application via iGO or paper
Exam	No	Yes**
Labs	No	Yes**
Attending physician statement (APS)	No	Underwriting discretion
MIB report	Yes	Yes
Motor vehicle report	Yes	Yes
Prescription records	Yes	Yes
Features	Some policies issued in as little as 48 hours and are eligible for electronic delivery*	
	Applicants who do not qualify for a decision at point of sale will continue to receive underwriting through the traditional process	

Underwriting reserves the right to request additional requirements.

\* Client may experience 2-5 business days to issue, provided no additional requirements.

\*\* See the most recent Underwriting Field Guide for specific age/amount requirements.

## PROGRAM PARAMETERS

- Trendsetter SUPER**
  - Policy face values from \$25,000-\$99,999
  - Ages 18-60 = \$25,000-\$99,999
  - Ages 61-70 = \$25,000-\$50,000
- Trendsetter LB**
  - Policy face values from \$25,000-\$249,999
  - Ages 18-60 = \$25,000-\$249,999
- Transamerica Financial Foundation IUL**
  - Policy face values from \$25,000-\$99,999
  - Ages 18-50 = \$25,000-\$99,999
  - Ages 51-60 = \$25,000-\$75,000
- Standard non-smoker and standard smoker risk classes for Trendsetter Series.
- Tobacco and non-tobacco risk classes for FFIUL.
- Applicants must be U.S. citizens.
- Living benefits available with Trendsetter LB and FFIUL. Chronic and Critical Illness riders need to be applied for with the FFIUL but are inherent for Trendsetter LB.
- Standard application only (Express application is used for PARAMED cases only).
- Amendments can now be electronically delivered.
- No monthly income riders.
- The Children's Benefit Rider will be allowed on the Trendsetter Series cases but is not available for FFIUL. Maximum amount of \$25,000.
- Joint owners will not be eligible for electronic delivery.
- Excludes California, Hawaii, New York, Guam, Virgin Islands, and Puerto Rico.

## HERE'S A LITTLE MORE DETAIL ON THE PROCESS

- The applicant completes a non-medical application, signs electronically, and the agent signs.
- Transamerica assesses eligibility.

1. If the case can be approved at submission, you will receive the following message:

**Congratulations, your application is ready to be approved pending application submission and administrative office review. Your policy documents may qualify for electronic delivery. Please click the 'Submit to Transamerica' button!\***

2. If additional underwriting is needed, you will receive the following message:

**Great! Your application is ready to be submitted. Please click the 'Submit to Transamerica' button!**

- The case will be routed to an expedited queue, and you will receive a decision or notifications for additional requirements by email.

3. If a decision is not available at the point of sale, you will receive this message:

**Application Review is still in progress. Click the "Get Decision" button again in a minute to see if the Review is complete, or click "Submit to Transamerica" if you prefer not to wait.**

- **It is recommended you select the "Get Decision" button at this point. You can receive this message for up to 15 minutes before you must submit to Transamerica.**
- **Delivery time!** The new policy owner will receive the policy contract directly via electronic delivery.\*\*
  - The policy owner's email and delivery method will be displayed on your self-service web portal.
  - The policy owner will receive a link to the policy that will expire after 15 days. If he or she does not access and download it within 15 days, the policy will be mailed, or a new link may be requested.

\*Upon receipt of this message the home office reserves the right to further review client eligibility.

\*\* The policy owner will only receive the policy via electronic delivery if he or she opted-in for electronic delivery. If there are outstanding premiums or some amendments, the policy owner cannot receive the policy through electronic delivery.

Not all applicants will be eligible - additional underwriting may be required. Applicant must be made aware that it is possible to receive a lower premium, higher premium, or decline through a full medical underwriting process.



# LIFESTYLE AND HEALTH HISTORY

## IMPACT ON RISK CLASS

Trendsetter® Super Trendsetter® Super NY Trendsetter® LB	Preferred Plus	Preferred Nonsmoker	Standard Plus	Non-Med Standard Nonsmoker (Trendsetter LB Bands 1&2 Only)	Standard Nonsmoker	Preferred Smoker	Non-Med Standard Nonsmoker (Trendsetter LB Bands 1&2 Only)	Standard Smoker
FFIUL & TFLIC FFIUL	Preferred Elite	Preferred Plus	Preferred	N/A	Non-Tobacco	Preferred Tobacco	N/A	Tobacco
Tobacco Usage	None in the past 5 years	None in the past 2 years	None in the past 2 years	None in the past year	None in the past 2 years	Tobacco permitted	Tobacco permitted	Tobacco permitted
Incidental cigar usage	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Available subject to: -Admitted on app and exam -HOS neg for cotinine -No more than 1 per month	Permitted	Permitted	Permitted
Cholesterol with or without treatment	230	260	300	*	*	260	*	*
Chol / HDL	5.0 for ages ≤70	5.5 for ages ≤70	6.2 for ages ≤70	*	7.0 for ages ≤70	5.5 for ages ≤70	*	7.0 for ages ≤70
	5.5 for ages 71+	6.0 for ages 71+	6.7 for ages 71+		7.5 for ages 71+	6.0 for ages 71+		7.5 for ages 71+
Blood pressure	135/85 for ages ≤70	145/85 for ages ≤70	148/88 for ages ≤70	*	*	145/85 for ages ≤70	*	*
	145/85 for ages 71+	150/90 for ages 71+	152/88 for ages 71+	*	*	150/90 for ages 71+		*
Treatment	Through age 49: Without treatment Ages 50-80: With treatment, as long as readings fit criteria above Ages 81+: Without treatment	With or without treatment	With or without treatment	*	*	With or without treatment	*	*
Family history Includes coronary artery disease and the following cancers: prostate, lung and melanoma	No family deaths before age 65 of either parent or sibling. Disregard if PI is age 65 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	N/A	*	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	N/A	*
Family history Includes the following cancers: breast, ovarian and colon.	Family history of occurrence or death from these cancers may require evidence of routine surveillance screening and may result in additional rating.	Family history of occurrence or death from these cancers may require evidence of routine surveillance screening and may result in additional rating.	Family history of occurrence or death from these cancers may require evidence of routine surveillance screening and may result in additional rating.	N/A	*	Family history of occurrence or death from these cancers may require evidence of routine surveillance screening and may result in additional rating.	N/A	*

\*Individual consideration on a case-by-case basis; may or may not be eligible.

\*\*Some gender-specific cancers may qualify for preferred rates.

\*\*\*See Underwriting Guidelines for Medical Impairments on pages 30-45.

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## LIFESTYLE AND HEALTH HISTORY — IMPACT ON RISK CLASS

Trendsetter® Super Trendsetter® Super NY Trendsetter® LB	Preferred Plus	Preferred Nonsmoker	Standard Plus	Non-Med Standard Nonsmoker (Trendsetter LB Bands 1&2 Only)	Standard Nonsmoker	Preferred Smoker	Non-Med Standard Nonsmoker (Trendsetter LB Bands 1&2 Only)	Standard Smoker
FFIUL & TFLIC FFIUL	Preferred Elite	Preferred Plus	Preferred	N/A	Non-Tobacco	Preferred Tobacco	N/A	Tobacco
Personal history	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	***	No ratable impairments	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	***	No ratable impairments
Driving history DUI/reckless	None in the past 5 years			***	*	None in past 5 years	***	*
MVR-serious violations	No more than 1 serious violation in the past 3 years and NONE in the past 12 months	No more than 1 serious violation in past 3 years		***	*	No more than 1 Serious violation in past 3 years	***	*
MVR-minor violations	No more than 3 minor moving violations within the past 3 years			***	*	No more than 3 minor moving violations within the past 3 years	***	*
Private aviation	Only available with Aviation Exclusion Rider; not available to those age 71 and older	Preferred can be offered with or without ratable aviation	Can be offered with or without ratable aviation	***	Available as qualifies	Preferred can be offered with or without ratable aviation	***	Available as qualifies
Avocation (hazardous)	No participation in activities listed below <sup>2</sup>	No participation in activities listed below <sup>2</sup>	No participation in activities listed below <sup>2</sup>	***	Can be offered with or without ratable avocation	No participation in activities listed below <sup>1</sup>	***	Can be offered with or without ratable avocation
Alcohol/substance abuse	No history or treatment at any time	No history or treatment at any time	No history or treatment in the past 10 years	***	No history or treatment in the past 7 years	No history or treatment at any time	***	No history or treatment in the past 7 years
Citizenship/residence	U.S. citizen or legal permanent resident/Green Card residing in the U.S. — all others, contact Underwriting for individual consideration.							
Foreign travel (unsafe)	No traveling to dangerous areas of the world where the State Department has issued travel advisories. <sup>2</sup>							
Military	Active military duty is acceptable provided the proposed insured is not serving in a hazardous area or does not have orders to serve in a hazardous area. <sup>3</sup>							

\*Individual consideration on a case-by-case basis — may or may not be eligible.

\*\*\*See Underwriting Guidelines for Medical Impairments on pages 30-45.

<sup>1</sup>Avocation: Prohibited activities involving aeronautics (e.g., hang gliding, ultralight, soaring, skydiving, ballooning, etc.), power racing, competitive vehicles, mountain climbing, rodeos, competitive skiing, or scuba/skin diving at a depth greater than 75 feet.

<sup>2</sup>Foreign travel: Unless otherwise prohibited by statute.

<sup>3</sup>Military: Unless otherwise prohibited by statute.

# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>AIDS/HIV</b>	Decline	N	Decline
<b>Alcohol abuse</b>	T2 – decline	N	Decline
<b>Alcoholism</b>	<3 years – decline	N	Decline if <10 yrs since complete abstinence
	3-5 years – T2 to T6	N	
	>5 years – standard to T4	Yes, with greater than 10 years of sobriety	
<b>Allergies, hay fever</b>	Standard	Y	Standard
<b>ALS (Lou Gehrig’s Disease)</b>	Decline	N	Decline
<b>Alzheimer’s Disease</b>	Decline	N	Decline
<b>Amputations</b>	Limited, traumatic injury – standard, otherwise, see specific cause/disease	Possible in cases of limited, traumatic injury resulting in amputation.	Exclusion Rider or decline
<b>Anemia, iron deficiency</b>	Fully investigated with no underlying cause identified. Mild – standard	N	Fully investigated and resolved >2 years – standard
	Moderate – T2 to T5	N	
	Severe – decline	N	
<b>Aneurysm, abdominal</b>	Age <60 – decline	N	Decline
	No surgery or periodic surveillance – decline		
	No surgery, size >5 cm – decline		
	No surgery, size <5 cm stable with periodic surveillance – standard to T5		
	Treated with surgery:		
	<6 months since surgery – decline		
	>6 months since surgery stable with periodic surveillance – T2 to T4		
<b>Aneurysm, cerebral</b>	No surgery, single small aneurysm, nonsmoker, no high blood pressure, stable >5 years – standard	N	Decline
	<6 months since surgery – decline		
	>6 months since surgery, fully recovered – T2 to T6		
	If multiple cerebral aneurysms or significant residuals, possible decline		
<b>Angina</b>	See coronary artery disease		
<b>Anxiety</b>	Mild – stable, no time lost from work, low dose single medication, no anti-psychotic meds, no alcohol abuse or adverse driving – standard	Y	Decline
	Moderate – satisfactory response to treatment, out-patient therapy, no more than 1-2 weeks off work – T2 to T4	N	
	Severe or disable, suicide attempts, in-patient hospitalization – decline	N	
<b>Arthritis, osteo</b>	Mild – standard	Y	Exclusion Rider or decline
	Moderate – T2	N	
	Severe/advanced – T3 to T4		

\*Potential morbidity assessments may differ.

# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>Arthritis, rheumatoid</b>	Mild (minimal disease activity with no more than mild disability) - standard to T2	N	Decline
	Moderate (chronic joint inflammation, evidence of anemia) - T3 to T4		
	Severe (active disease with significant disability) - T5 to T6		
<b>Asthma</b>	Nonsmoker:		Exclusion Rider or decline
	Mild - standard to T2	Y	
	Moderate - T3 to T8	N	
	Severe - decline	N	
	Smoker:		
	Mild - T2 to T4	N	
	Moderate - T8	N	
	Severe - decline	N	
	Children age 5 and under usually decline - Children age 6 and up: Mild, diagnosed >1 year - standard to T2, otherwise decline	N	
<b>Atrial fibrillation</b>	Non-chronic, no underlying heart disease, short durations, <4 episodes per year - standard to T2	N	Decline
	Chronic with no underlying heart disease - T2 to T4		
<b>Aviation, paid</b>	Commercial pilot, passenger or freight flying within the U.S. or Canada - standard	Y	Standard if qualified pilot
	Corporate pilot - standard	Y	
	Other, \$2.50 to \$10.00 flat extra (rating determined by occupation)	N	
<b>Aviation, private</b>	Student pilot or <75 solo hours - \$3.00 flat extra	See preferred guidelines	Qualified private pilots may be acceptable
	Qualified pilot - standard to \$3.00 flat extra (rating determined by client age, number of hours flown per year, and total flying experience)	Y	
<b>Back pain (See also chronic pain)</b>	Mild to moderate - standard	Y	Exclusion Rider or decline
	Severe - possible T2 to T4	N	
<b>Barrett's Esophagus</b>	Standard to decline	N	Decline
<b>Bell's palsy</b>	Standard	Y - If > 3 months since diagnosis, fully recovered with no complications.	Present - decline Fully recovered, no residuals - standard
<b>Blindness</b>	Age <16, total blindness - decline		Exclusion Rider
	Age >16 well-adjusted, no complications - standard	Possible, if otherwise considered standard and no impairment of functional capacity.	
<b>BPH (Benign Prostatic Hypertrophy)</b>	Normal PSA, urinalysis, no impairments - standard	Y	History of >6 months - standard
<b>Breast disorders (not cancer)</b>	Benign mass without atypia per biopsy - standard	Y	Present - decline
	Benign mass with atypia per biopsy - standard to decline (determined by client's age, family history, and screening history)	N	History of/recovered - standard

\*Potential morbidity assessments may differ

# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>Broken bone</b>	Standard	Y	Standard or Exclusion Rider
<b>Bronchiectasis</b>	Nonsmoker:	N	Decline
	Mild - standard to T2		
	Moderate - T2 to T4		
	Severe - T6 to decline		
	Smoker: all cases decline		
<b>Bronchitis, acute</b>	Standard	Y	Present with history of asthma - decline. Otherwise - standard
<b>Bronchitis, chronic (COPD)</b>	Mild - T2 to T4	N	Decline
	Moderate - T4 to T6		
	Severe - T6 to decline		
	Current tobacco or oxygen use - decline		
<b>Bundle branch block, right</b>	Incomplete - standard	Y	Fully investigated and no cardiovascular risk factors - standard
	Complete: No cardiovascular risk factors - standard	N	
	With cardiovascular risk factors - T2 to T3	N	
<b>Bundle branch block, left</b>	T3 to decline	N	Decline
<b>Cardiomyopathy</b>	Dilated or restrictive - decline	N	Decline
	Hypertrophic:		
	Age <35 - decline		
	Age 35 & up - T6 to decline		
	Peripartum:		
	<12 months from onset - decline		
	>12 months from onset - T4 to decline		
<b>Carpal tunnel syndrome</b>	Standard	Y	Exclusion Rider or decline
<b>Cataracts</b>	Standard	Y	Standard or Exclusion Rider
<b>Cerebral palsy</b>	Age 8 & over - IQ >50, doing well in regular school with physical impairment such as hemiplegia, monoplegia or ataxia - standard to T4	N	Decline
	With epilepsy - T4 to decline		
	Others - usually decline		
<b>Cerebrovascular accident, stroke (CVA)</b>	<6 months since occurrence - decline	N	Decline
	>6 months since occurrence with only mild residuals:		
	Age 50 & under - decline		
	Age >50 - T2 to T5		
	Multiple strokes - decline		

\*Potential morbidity assessments may differ

# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>Chronic fatigue syndrome</b>	Well controlled and no associated depression - standard	Y	Present, within 2 years of recovery - decline >2 years since recovery, no residuals - standard
<b>Chronic obstructive pulmonary disorder (COPD)**</b>	Mild - T2 to T4	N	Decline
	Moderate - T4 to T6		
	Severe - T6 to decline		
	Current tobacco or oxygen use - decline		
<b>Bipolar disorder</b>	Mild - (no loss of work, stable symptoms, low-dose single antidepressant) - T2 to T4	N	Decline
	Moderate - (one or more episodes, satisfactory response to treatment, infrequent disabling attacks) - T4 to T6		
	Severe - (recurring episodes, inpatient care, disabled from work) - T8 to decline		
<b>Chronic pain</b>	Mild - Standard to T3	N	Decline
	Moderate - T4 to T8		
	Severe - decline		
<b>Cirrhosis (liver)</b>	Decline	N	Decline
<b>Colitis, ulcerative</b>	<1 year since diagnosis - decline	N	Decline
	>1 year since diagnosis:		
	Mild - standard to T4		
	Moderate - T4 to T6		
	Severe or with complications - decline		
<b>Colitis, other than ulcerative</b>	Standard - decline, depending on cause	Y	Standard to decline
<b>Concussion (head injury)</b>	Mild with no residuals - standard to T2	Y - if no residuals	Standard to decline
	With residuals, <6 months - decline	N	
	With residuals, >6 months - T2 to decline	N	
	Multiple episodes or severe - T3 to decline	N	
<b>Congestive heart failure (CHF)</b>	<2 years since diagnosis - decline	N	Decline
	>2 years since diagnosis - T4 to decline		
<b>Convulsions</b>	See Epilepsy		
<b>Coronary artery disease</b>	<3 months after bypass surgery - decline	N	Decline
	<6 months after angioplasty - decline		
	Age <40 - decline		
	Age 40-45 - T6 to decline		
	Age 46-59 - T4 to decline		
	Age >60 - T2 to decline		
	May be able to improve offer with credits for favorable factors such as cholesterol and recent negative cardiac testing.		

\*Potential morbidity assessments may differ



# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>Criminal activity</b>	Criminal charges pending, or currently on probation or parole - decline. May reconsider one year after end of probation or parole.	N	Decline
	Otherwise, call home office		
<b>Bursitis</b>	Standard	Y	Exclusion Rider or decline
<b>Cancer (internal organ)</b>	Call home office	N	Decline
<b>Cancer, skin (not melanoma)</b>	Standard	Y	Standard
<b>Crohn's disease</b>	Onset prior to age 25 - decline.	N	Decline
	Very mild and limited disease		
	<6 months since diagnosis - decline		
	>6 months since diagnosis - standard to T4		
	Moderate:		
	<2 years since diagnosis - decline		
	>2 years since diagnosis - T2 to decline		
	Severe:		
	<4 years since diagnosis - decline		
	>4 years since diagnosis - T6 to decline		
<b>Cyst, benign</b>	Standard	Y	Standard
<b>Cystic fibrosis</b>	Decline	N	Decline
<b>Depression</b>	Mild - (minimal amt of medication, no counseling, no time off work, no psychiatric counseling) - standard	Possible	Decline
	Moderate - (satisfactory response to treatment, outpatient psychotherapy, no more than 1-2 weeks off work) - standard to T4	N	
	Severe - (recurring episodes requiring inpatient care, unable to work) - T6 to decline	N	
<b>Dermatitis</b>	Standard	N	Standard
<b>Diabetes</b>	Age <20 - decline	N	Decline
	Type 1 Diabetes, well controlled, no complications, and no tobacco use:		
	Age 20-29 - T8 to decline		
	Age 30 & up - T6 to T8		
	Type 2 Diabetes, well controlled, no complications, and no tobacco use:		
	Age 20-29 - T6 to decline		
	Age 30-49 - T3 to T6		
	Age 50 & up - standard to T4		
<b>Diverticulitis</b>	Mild attacks, fully recovered - standard to T2	Y	Exclusion Rider or decline
<b>Down syndrome</b>	Decline	N	Decline

\*Potential morbidity assessments may differ

# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>Driving under the influence (DUI)</b>	<1 year since violation, all ages - decline	N	Decline
	Age 21 and up:	N	
	1-2 years - \$2.50 - \$3.50 flat extra	N	
	2-4 years - standard to \$2.50 flat extra	N	
	>4 years - standard	Y if > 5 years	
	Multiple DUI's with 4 years - decline Under age 21 at time of violation - decline for 4 years from violation	N	
<b>Drug abuse, marijuana (recreational use)</b> <b>See also medicinal marijuana</b>	Current use (smoked or ingested) <=12 times per year -standard, non-tobacco rate possible	N	Decline
	Current use (smoked or ingested) >12 times per year - tobacco rate, standard to decline		
<b>Drug abuse, other than marijuana</b>	Any use in last 3 years - decline	N	Decline
	3-7 years since last use - T2 to T8	N	
	>7 years - standard	Y if >10 years	
	History of relapse(s) - usually decline	N	
<b>Eczema</b>	Standard	Y	Standard
<b>Emphysema</b>	Mild - T2 to T4	N	Decline
	Moderate - T4 to T6		
	Severe - T6 to decline.		
	Current tobacco or oxygen use - decline		
<b>Endocarditis</b>	Decline if <1 year from diagnosis, then standard to T2 if no residuals	Y	Standard to decline
<b>Epilepsy, petit mal</b>	<6 months since diagnosis - decline	N	Decline
	Well controlled, no seizures in last 2 years - standard to T2		
	Moderate control, <7 seizures per year - T2 to T4		
	Poor control, >6 seizures per year or prolonged unconsciousness or requiring multiple hospitalizations - T4 to decline		
<b>Epilepsy, grand mal</b>	<6 months since diagnosis - decline	N	Decline
	Well controlled, no seizures in last 2 years - standard to T2	Y if last seizure >5 years ago	
	Moderate control, <7 seizures per year - T3 to T5	N	
	Poor control, >6 seizures per year or prolonged unconsciousness or requiring multiple medications - T6 to decline	N	
<b>Esophageal stricture</b>	Standard to T2	Y	Standard or Exclusion Rider
<b>Fibromyalgia, fibrositis</b>	Standard to decline	Y	Decline
<b>Fistula &amp; fissure, anal</b>	Standard if resolved	Y	Standard
<b>Fracture, bone or skull (no residuals)</b>	Standard	Y	Full recovery, no residuals -standard
<b>Gall bladder disorders</b>	Standard if asymptomatic	Y	Present - decline recovered/corrected - standard

\*Potential morbidity assessments may differ

# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
Gastric banding, sleeve or bypass surgery	Decline	N	Decline
	>6 months since surgery - rates vary based on weight loss and current weight - contact home office		
Gastroenteritis, recovered	Standard	Y	Standard
Gastroesophageal reflux disease (GERD)	Standard if well controlled	Y	Standard
Glaucoma	Standard	Y	Exclusion Rider or decline
Glomerulonephritis	Acute, in remission - standard to T6 chronic - T6 to decline	N	Exclusion Rider or decline
Gout	Standard (chronic, severe cases may require rating)	Y	Standard or Exclusion Rider
Headache, migraine or tension	Standard to decline	Y	Mild - occasional, no absences from work - standard, otherwise - decline
	Recent onset, increasing frequency, not investigated - decline		
Hearing impairment	Standard	Y	Exclusion Rider
Heart attack	See coronary artery disease		
Heart bypass surgery	< 3 months from bypass - postpone. Otherwise, see coronary artery disease		
Heart valve surgery	<1 year since surgery - decline	N	Decline
	>1 year since surgery - T2 to decline (Rate dependent on age and valve replaced or repaired)		
Heartburn	Standard	Y	Standard
Hemorrhoids	Standard	Y	Standard
Hepatitis A	Standard (fully recovered)	Y	Standard
Hepatitis B	One episode, fully recovered - standard	N	Decline
	Chronic - standard to decline		
Hepatitis C	Standard to decline	N	Decline
Hernia	Standard	Y	Asymptomatic or surgically corrected - standard. Otherwise - decline
Herniated disc	Standard to T2	Y	Exclusion Rider or decline
High blood pressure (Hypertension)	Usually standard (if under control)	Y	Controlled - standard
Histoplasmosis	Present - decline	N	Decline
	Recovered without residuals > 6 months - standard		
	With residual lung impairment - T2 to decline		
Hodgkin's disease	T2 to decline	N	Decline

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# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
Huntington's disease	Present - decline	N	Decline
	Family history, with negative genetic testing - standard		
	Family history, without genetic testing - age 55 & under - T4 to decline		
	Age >55 - usually standard		
Hydronephrosis	Resolved or cause corrected - standard	N	Decline
	Cause still present - T2 to decline		
Hysterectomy	Standard if no cancer history	Y	Standard if no cancer history
Ileitis	See Crohn's disease	N	
Indigestion	Standard	Y	Standard
Kidney failure, dialysis	Decline	N	Decline
Kidney infection, recovered	Standard	Y	Standard to decline
Kidney removal	Standard to decline (depending on cause and current renal function)	Y (depending on cause)	>3 years since removal, depending on cause, normal kidney function - standard to decline
Kidney stones	Standard (frequent attacks may require rating)	Y	Exclusion Rider or decline
Kidney transplant	<1 year since transplant - Decline	N	Decline
	>1 year since transplant - T6 to Decline		
Leukemia	Call home office. Offer subject to type, date of onset and date of last treatment.	N	Decline
Lupus, discoid	Standard to T2	N	Decline
Lupus, systemic	<1 year since diagnosis - decline	N	Decline
	1 year and up from diagnosis - T2 to Decline	N	
Lymphoma	Call Home office. Offer subject to type, date of onset and date of last treatment.	N	Decline
Malaria	Single episode - standard	Y - if fully recovered	Single attack - standard
	Multiple episodes - standard to T2	N	
Melanoma	Standard to decline	N	Decline
Marijuana, Medicinal Use (See also Drug Abuse, Marijuana)	With valid prescription and well-followed by physician - T2 to Decline (depending on underlying medical condition)	N	Decline
	Smoked or ingested <=12 times per year - non-tobacco rate possible		
	Smoked or ingested >12 times per year - tobacco rate		
Meniere's disease	Standard	Y	Decline
Meningioma	Standard to \$10.00 flat extra	N	Decline
Meningitis	<6 months since recovery - decline	N	Full recovery - standard
	>6 months since recovery, no residuals - standard	Y	

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# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>Mental retardation and/or intellectual disability</b>	Age 13 or less - decline	N	Decline
	Age >13:		
	IQ 70 or higher, able to care for self - standard		
	IQ below 70 - T6 to decline		
<b>Mitral insufficiency, Mitral valve prolapse (MVP)</b>	Mild - standard to T2	Y	Standard - controlled
	Moderate - T4 to T6	N	
	Severe - decline	N	
<b>Mitral stenosis</b>	Mild - T2 to T6	N	Decline
	Moderate - T4 to Decline		
	Severe - decline		
<b>Mononucleosis</b>	Standard	Y	Recovered - standard
<b>Mountain climbing</b>	Based on location, scale (YDS or other grading scale), altitude and equipment used - standard to decline.	Subject to details. Minor trail climbing or equivalent may be acceptable within preferred classes.	Decline
	Please call home office with details for quote.	N	
<b>Multiple sclerosis (MS)</b>	<2 years since diagnosis - decline	N	Decline
	>2 years since diagnosis:		
	Mild- T4 to T6		
	Moderate- T6 to T8		
	Severe or primary progressive type - Decline		
<b>Muscular dystrophy</b>	Becker - T8 to Decline	N	Decline
	Facioscapulohumeral - T2 to decline		
	Oculomuscular dystrophy - standard to decline		
	Other types - decline		
<b>Myasthenia gravis</b>	Ocular:	N	Decline
	<3 years since diagnosis - decline		
	>3 years since diagnosis - standard		
	Generalized:		
	<3 years since diagnosis - decline		
	3-5 years since diagnosis - T4		
	>5 years since diagnosis - T2		
	With thymectomy >1 year, in remission - standard		
<b>Myocarditis</b>	>3 months since full recovery, no treatment - T2 to decline	N	Decline
<b>Nephrectomy</b>	Standard to decline (depending on cause and renal function)	Possible depending on the circumstances	>3 years since removal, depending on cause, normal kidney function - standard to decline
<b>Neurosis, anxiety</b>	See Anxiety		

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# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>Non-Hodgkin's lymphoma</b>	Call home office. Offer subject to type, date of onset and date of last treatment.	N	Decline
<b>Occupations with special hazards</b>	Examples of occupations with special hazards: aviation, military, building and construction, mining and quarrying, and professional athletes, may be considered for coverage with possible flat extra. This is not an inclusive list; contact the home office if you have a question about an occupation.	Possible if occupation is considered standard, otherwise no preferred.	Decline
<b>Operating while intoxicated (OWI)</b>	See DUI		
<b>Osteoarthritis</b>	See Arthritis, osteo		
<b>Pacemaker</b>	T2 to decline (Rating determined by the age of the client, years since pacemaker implanted and reason for the pacemaker.)	N	Decline
<b>Pancreatitis</b>	Acute: <6 mo since attack - decline	N	Decline
	Single episode - standard to T2		
	Multiple episodes - T4		
	Chronic or relapsing - decline		
<b>Paralysis, spinal cord injury</b>	Paraparesis or quadriparesis (incomplete paralysis, not confined to wheelchair, >1 year since injury) - T2 to T8	N	Decline
	Complete paraplegia:		
	<2 years since injury - decline		
	>2 years since injury - T4 to T8		
	Complete quadriplegia - decline		
<b>Parkinson's disease</b>	T3 to Decline	N	Decline
<b>Pericarditis</b>	Single episode (idiopathic or viral) fully recovered:	N	Decline
	<3 months - decline		
	>3 months - standard to T3		
	Constrictive:		
	Unoperated or <12 months since surgery - decline		
	>12 months since surgery - T2		
	Persistent or recurrent episodes - T4 to decline		
<b>Peripheral vascular disease (PVD)</b>	Nonsmoker:	N	Decline
	No surgery - T2 to T6		
	With surgery - T4 to T6		
	Smoker or severe disease - decline		
<b>Phlebitis, thrombosis, blood clot</b>	Single episode, fully recovered - standard	Y	Decline
	Multiple episodes - standard to T4	N	
<b>Pilonidal cyst</b>	Standard	Y	Standard
<b>Pituitary adenoma</b>	Standard to decline	N	Decline
<b>Pleurisy</b>	Standard to T2	Y	Decline
<b>Pneumoconiosis</b>	T2 to decline	N	Decline

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# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
<b>Pneumonia, full recovery</b>	Standard	Y	Standard
<b>Pregnancy, no current or history of complications</b>	Standard	Y	Decline
<b>Prostatitis, with normal PSA</b>	Standard	Y	Present or chronic - decline single episode/ full recovery - standard
<b>Psychosis</b>	0-2 years since last episode - decline	N	Decline
	2-5 years since last episode - T4 to decline		
	5-10 years since last episode - standard to T6		
	>10 years since last episode - standard to T4		
<b>Pyelonephritis, acute</b>	1 episode, recovered - standard	Y	Standard or Exclusion Rider
	2-3 episodes standard to \$5.00	N	
	>3 episodes T6 to decline after episodes	N	
<b>Pyelonephritis, chronic</b>	T6 to decline	N	Decline
<b>Racing, motor vehicle</b>	Amateur - standard	N	Decline
	Professional or semi-professional - \$2.50 to decline (rate depends on number of races, speed, type of vehicle, etc.)		
<b>Raynaud's disease</b>	Standard to T4	Y (if not rated)	Decline
<b>Rheumatic fever, no heart complications</b>	Mild, no heart murmur or heart valve damage - standard	Y	No heart damage - standard
	Otherwise - rate determined by residuals	N	
<b>Rheumatoid arthritis</b>	See Arthritis, rheumatoid		
<b>Sarcoidosis</b>	Standard to Decline	N	Decline
<b>Sebaceous cyst</b>	Standard	Y	Standard
<b>Sciatica</b>	Standard to T2	Y	Standard or Exclusion Rider
<b>Schizophrenia</b>	0-2 years since last episode - decline	N	Decline
	2-5 years since last episode - T4 to decline		
	5-10 years since last episode - standard to T6		
	>5-10 years since last episode - standard to T4		
<b>Scuba diving, recreational, lakes, rivers, coastal waters</b>	100 ft or less - standard	Y if 75 ft or less	Decline
	101-150 ft - \$2.50 flat extra	N	
	>150 ft - \$5.00 flat extra to decline	N	
<b>Seizures</b>	See Epilepsy		
<b>Sinusitis</b>	Standard	Y	Standard
<b>Sky diving</b>	\$2.50 - 5.00 flat extra	N	Decline
<b>Sleep apnea</b>	Mild - standard	N	Decline
	Moderate - standard to T3		
	Severe - T2 to decline		

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# MEDICAL IMPAIRMENTS

Rate classes shown are not guaranteed but a range of potential offers of which a declination is possible. Actual offers are subject to underwriting and may vary based on age, date of diagnosis, and severity of condition.

## IMPACT ON RISK CLASS | T=Table

IMPAIRMENT	POTENTIAL MORTALITY ASSESSMENT*	PREFERRED POSSIBLE	MONTHLY DISABILITY INCOME RIDER
Stroke	<6 months since occurrence - decline	N	Decline
	>6 months since occurrence with only mild residuals:		
	Age 50 and under - decline		
	Age >50 -T2 to T5		
	Multiple strokes - decline		
Suicide attempt	<1 year since attempt - decline	N	Decline
	1-5 years since attempt - \$5.00 flat extra to decline		
	>5 years since attempt - standard to decline		
Thyroid disorder	Usually standard	Y	Hypothyroid - standard Hyperthyroid - >2 years since diagnosed/stable - standard otherwise - decline
Transurethral resection of prostate (TURP)	No history of cancer: standard	Y	Standard
Transient ischemic attack (TIA)	<6 months since occurrence - decline	N	Decline
	>6 months:		
	Single occurrence - standard to T3		
	Multiple occurrences - T2 to T5		
Tuberculosis	If fully recovered, usually standard	Y	Decline
Tumors, benign	Usually standard	Y	Standard or Exclusion Rider
Tumors, malignant	Call home office	N	Decline
Ulcerative colitis	See Colitis, ulcerative		
Ulcer, stomach	Single episode, fully recovered - standard	Y	Present to within 2 yrs of treatment - decline >2 years since treatment & fully recovered - standard
	Multiple episodes - standard to T4	N	
Upper respiratory tract infection, cold	Standard	Y	Standard
Varicocele, hydrocele, cystocele	Standard	Y	Standard or Exclusion Rider
Urinary bladder infection, acute	Standard	Y	Standard
Varicose veins	Standard to T3	Y	Mild with no swelling or ulcerations - standard, otherwise - decline

\*Potential morbidity assessments may differ

# SUBSTANDARD TABLE RATINGS

Substandard ratings may be attributable to health, occupation, or avocation characteristics that result in higher than average mortality risks.

Our competitive underwriting allows us to offer substandard table ratings using the following guide:

TABLE RATING GUIDE
Standard = 100%
1/A = 125%
2/B = 150%
3/C = 175%
4/D = 200%
5/E = 225%
6/F = 250%
8/H = 300%

## ADDITIONAL RATE CLASS INFORMATION

Base face amounts (not including riders) must be medically underwritten to be eligible for Preferred classes.

Tobacco user is defined as using any tobacco products (cigarettes, cigars, chewing tobacco, nicotine patch/lozenge/gum, e-cigarettes, vapes, etc.) within the past 24 months.

Guaranteed Insurability Rider: The amount of the initial death benefit plus the amount of the first GIR option should be used to determine medical requirements. This rider will not be included in a policy issued:

1. On a substandard basis
2. On an applicant who is in military service or who, under the company's rules, is subject to a restriction in amount due to a possible military hazard
3. To a pilot, unless the company should determine that the amount of risk is acceptable

**Please refer to product materials for age and risk class availability.**

# FIELD UNDERWRITING AND THE CONDITIONAL RECEIPT

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Every time you submit an application, you take a very important step in helping your clients protect their family and their dreams. The Conditional Receipt is an important part of this process.

## WHAT IS THE CONDITIONAL RECEIPT?

The Conditional Receipt is “interim” coverage provided to life insurance applicants when the full modal premium is paid at the time of the application. Provided certain conditions are met, the Conditional Receipt provides death benefit protection for the proposed primary insured up to the amount stated in the dollar limits of conditional coverage section of the receipt or the face amount applied for, whichever is less. The Conditional Receipt is not valid on foreign nationals.

## CONDITIONS AND REQUIREMENTS

**The following must be met for the conditional receipt to be in effect:**

- Proposed primary insured is found insurable, at any rating, under the company’s rules for insurance on the product applied for and at the face amount and tobacco classification applied for;
- All statements and answers given in the application are true and complete;
- Full initial modal premium is received at our administrative office within the lifetime of the proposed primary Insured (if the form of payment is by check or draft, it must be honored for payment);
- All medical exams, tests, screenings, and questionnaires required by the company are completed and received at our administrative office.

If the proposed primary insured passes away while conditional coverage is in effect, coverage will be denied if the death is caused by suicide or a self-inflicted injury.





# AN APPLICATION HAS BEEN COMPLETED. NOW WHAT?

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## KEEP YOUR CLIENT INFORMED

Let the client know that additional evidence may be needed to complete the process.

### Examples may include:

- A paramedical examination
- Blood draw and urine specimen
- An ECG
- A telephone interview (PHI) to clarify or request additional information
- Special questionnaires for medical, avocation, aviation, travel, and residency information

## SPECIAL QUESTIONNAIRES\*

Special questionnaires may be required when further information is needed on medical, avocation, aviation, or foreign travel/residency matters that could impact the determination on an underwriting classification.

These include:

- **Alcohol Questionnaire** – complete if the applicant has history of alcohol abuse.
- **Avocation and Aviation Questionnaire** – complete if there is any participation in racing, parachuting, sky diving, underwater diving, or aviation.
- **Disability Income Questionnaire** – complete for a client applying for a disability income rider.
- **Drug Questionnaire** – complete if applicant has history of drug use.
- **Travel and Residency Questionnaire** – complete for any applicant who has planned foreign travel in the next 12 months or is not a U.S. citizen.

These questionnaires may be found in the forms section of the agent portal.

\*Questionnaires vary by jurisdiction and may not be available in all states.

# AN APPLICATION HAS BEEN COMPLETED. NOW WHAT?

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*(continued)*

## **PREPARE A COVER LETTER TO SUBMIT WITH YOUR APPLICATION**

A cover letter is your introduction of the client to the company. A detailed, well-written cover letter may be the difference between a bumpy course or a smooth sail through the underwriting process.

### **What to include in the cover letter:**

- If not obvious, what is the insurable interest between the owner and beneficiary?
- How was the face amount determined? (Include information that is relevant in determining the amount being applied for.)
- What is the purpose of the coverage?
- Include any known medical or non-medical underwriting concerns.
- Highlight any factors that would not be developed through the application (e.g., a current exam, attending physician statements, or inspection reports).
- List competitive information, as well as any standing offers and in force coverage amounts and amounts being replaced.
- Copies of an estate planning analysis, buy-sell agreement, loan agreement, or other pertinent documents.

To expedite underwriting, the inclusion of a cover letter is encouraged on all applications, however it is required at face amounts over \$5,000,000 or when further details are needed for any unusual cases. When using our electronic application (iGO), the cover letter may be uploaded in the agent remarks section.

**PLEASE SEE OUR GUIDE TO WRITING AN UNDERWRITING COVER LETTER ON PAGE 50.**

# GUIDE TO WRITING AN UNDERWRITING COVER LETTER

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## WHO YOU ARE

I, <Agent Name and Agent ID>, am writing this letter to provide additional information about the attached application on the life of my client, <Client Name>.

## YOUR RELATIONSHIP TO THE CLIENT

I have known <Client Name> for <Time Period>, and have sold life insurance to various <Client Name> family members during <Timeframe> for both personal and business reasons, as applicable.

## IDENTIFY THE CLIENT

<Client Name> is the <Title> for <Company Name> which <provide company overview>. <Client Name> current income is <\$Annual Income> per year. If appropriate, include such things as the number of full time employees in company, ownership interest in company, and future business outlook.

## JUSTIFICATION FOR THE INSURANCE

While <Client Name> currently carries <Dollar Amount> of key person insurance, the coverage was issued < Years> ago, which is inadequate. <Client Name> needs a total of <Amount of Insurance> at this time. Indicate how insurance will be used. (e.g. \$750,000 to protect the business and contracts in progress and \$750,000 will be payable directly to <Client Name> family as personal insurance.)

## INSURANCE IN FORCE/REPLACEMENT

The <Amount of Insurance> <Client name> now carries is term insurance and will be replaced with new coverage (Indicate Face Amount). List any coverage in force, including type and amount of insurance and carrier name.

## FAMILY HISTORY

Provide details on <Family History>, include age of parents at death and cause of death. Indicate client <Tobacco Usage>, <Types of Activity and Frequency>.

## CURRENT MEDICATIONS

<Client Name> currently takes <Prescription Medications>. <Client Name> previously took <Prescription Medications> for <Medical History>. However, <Client Name> no longer needs this medication.

# GUIDE TO WRITING AN UNDERWRITING COVER LETTER

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*(continued)*

## **OWNER AND BENEFICIARIES**

Identify owner (person, trust, etc) and policy beneficiary(ies) and describe insurable interest. Provide the names and contact information for additional resources who can provide additional information, if needed, including estate planning or corporate attorneys or CPA

## **MEDICAL EXAMS AND INSPECTIONS**

I have scheduled the appropriate underwriting exams for <Client Name> through <Paramed Company>.

## **CLOSING SIGNATURE**

Sincerely,

\_\_\_\_\_, Agent





Life insurance products are issued by Transamerica Premier Life Insurance Company, Cedar Rapids, IA, Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Premier life Insurance Company and Transamerica Life Insurance Company are authorized to conduct business in all other states. All products may not be available in all jurisdictions.

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