

NO PAIN, ALL GAIN

LESS TIME, MORE COVERAGE, AND BEST RATES
WITH OUR NONMEDICAL UNDERWRITING



Not only does expanding nonmedical underwriting guidelines make it easier for your customers to get life insurance protection, it also makes it possible for your healthiest clients to qualify for the lowest rates.

EXPANDED NONMEDICAL UNDERWRITING

Transamerica is committed to making it easier to do business with us. We offer nonmedical underwriting guidelines with high face amounts and all risk classes. This means more applicants than ever will not need a medical exam.¹ The majority of our business falls within nonmedical limits; approximately 83% of submitted cases initially qualify as nonmedical.²

TRENDSETTER® SUPER & TRANSAMERICA FINANCIAL FOUNDATION IUL® (FFIUL)

- \$100,000–\$2,000,000, ages 18–45, all risk classes available
- \$100,000–\$1,000,000, ages 46–55, all risk classes available
- All riders available at the above age/face amounts

TRANSAMERICA FINANCIAL CHOICE IULSM

- \$250,000–\$2,000,000, ages 18–45, all risk classes available
- \$250,000–\$1,000,000, ages 46–55, all risk classes available
- All riders available at the above age/face amounts

TRENDSETTER® LB

- \$100,000–\$249,999, ages 18–60 (18–55 Preferred Nonsmoker available, ages 56–60 up to Standard Risk Class available)³
- \$250,000–\$2,000,000, ages 18–45, all risk classes available
- \$250,000–\$1,000,000, ages 46–55, all risk classes available

BAND 1

- Up to \$99,999 for FFIUL, Trendsetter LB*, and Trendsetter Super
- Best Risk Class: Standard

* Minimum issue age 23 for Trendsetter LB Band 1

BENEFITS OF EXPANDED NONMEDICAL LIMITS

- Improves overall experience
- Less invasive underwriting
- Access to the best risk classes
- Faster underwriting decisioning
- Quicker speed to issue

BEST RATES FOR YOUR HEALTHIEST CLIENTS

With expanded nonmedical, your healthiest clients may qualify for our best risk classes and enjoy lower premiums that may result from eligibility for all risk classes. **This can mean more coverage for less money and with less hassle.**



TRANSAMERICA®



TRANSAMERICA®



CALL

Questions? Contact your Transamerica Sales Desk today.



VISIT

[Transamerica.com](https://www.transamerica.com)

¹ Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

² Based on internal Transamerica data.

³ Cases entered in iGO® e-App for point of sale decision will be considered for standard nonsmoker rates at best. Juvenile guidelines have not changed. Non-U.S. residents not eligible for expanded nonmedical age/amounts.

Initial requirements age/amount charts will remain the same. For more details, please reference the underwriting guide. Nonmedical age/face amounts are not available on the Express application for FFIUL.

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Life insurance issued by 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 Life Insurance Company is authorized to conduct business in all other states. All products not available in all jurisdictions.