

EXPANDED NONMEDICAL UNDERWRITING GUIDELINES FAQ

CONVENIENT COVERAGE WITH ACCESS TO BEST RATES

Get clients protected faster and easier. You can count on us to provide the support you need, when you need it. Our nonmedical underwriting up to best risk class is designed to save time, reduce exam requirements, and deliver faster policy coverage. You can get more details in the Transamerica Underwriting Guide or the frequently asked questions below.

PRODUCTS AND ELIGIBILITY: TERM AND INDEX UNIVERSAL LIFE

- *Trendsetter® Super* and *Transamerica Financial Foundation IUL®* (FFIUL)
 - Ages 18-45 and \$100,000-\$2 million face amount, all rate classes available
 - Ages 46-55 and \$100,000-\$1 million face amount, all rate classes available
- *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
- *Trendsetter® LB*
 - Ages 18-45 and \$250,000-\$2 million face amount, all rate classes available
 - Ages 46-55 and \$250,000-\$1 million face amount, all rate classes available
- Includes additional insureds at the above ages and face amounts
- Individual Taxpayer Identification Number (ITIN) holders are eligible if they have electronic medical information (fast data) available. If no fast data hit is available, the underwriter will order a paramed exam and labs. ITIN holder face amounts are unchanged with the expansion of nonmedical limits.

INDIVIDUALS NOT ELIGIBLE FOR NONMEDICAL UNDERWRITING:

- Non-U.S. Residents: The administrative system will generate nonmedical requirements at the specified age and amounts; however, Underwriting reserves the right to order paramed exams and labs.
 - **Note:** Agents can choose to order from an approved vendor for exam and labs only for an individual that does not reside in the U.S.
- New York is in scope on the current FFIUL product version only.

FREQUENTLY ASKED QUESTIONS

Q. Is this available for ITIN holders or Foreign Nationals?

A. ITIN holders are eligible if they have an electronic prescription and medical database check. If not, the Home Office will order a paramed exam and labs. Foreign Nationals are eligible if they reside in the U.S., have an electronic prescription and medical database check.

Q. What rate classes are available?

A. All rate classes are available for consideration, though face limitations may apply.

Q. Are all rate classes available on *Trendsetter Super* or FFIUL under 100k?

A. No, standard is the best rate class available on amounts under \$100k. Keep in mind, all rate classes are available at amounts of \$100k and up.

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Q. Are all rate classes available on *Trendsetter LB* under 250k?

A. No, not all are available. Standard is the best rate class available through \$99,999, and preferred nonsmoker is the best class available for amounts \$100,000-\$249,999. Keep in mind, all rate classes are available at amounts of \$250k and up.

Q. Do these limits apply to both paper and electronic applications?

A. Yes, the expanded nonmedical limits apply for both paper and electronic applications if they meet the age, amount, and eligibility parameters.

Q. Will all the current paper applications work?

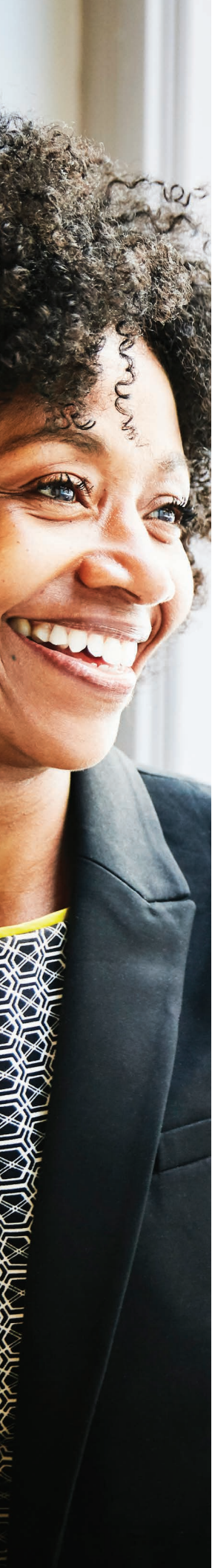
A. Yes, except for the Express Application for FFIUL and FCIUL.

Q. What fast data will you source?

A. We will use MIB, Rx, and medical data check, as well as an MVR at some age/face amounts.

Q. Can an approved paramed vendor complete the nonmed Part 2?

A. No, the nonmedical Part 2 should be completed by the proposed insured with the agent.



Q. Is an Attending Physician Statement (APS) from a doctor required?

A. APSs are ordered as needed at the underwriter's discretion.

Q. Does nonmedical underwriting result in a faster underwriting decision?

A. Applications that qualify for the expanded nonmedical limits will see reduced underwriting cycle times, if additional requirements are not needed. The application submission and policy issue time frames will be unchanged.

Q. What will trigger a request for more underwriting?

A. More underwriting may be required if the applicant has an impairment that affects mortality or if there's a hit on one of our fast data sources indicating a risk of increased mortality (or morbidity if applying for living benefit riders or long term care rider). The following are some conditions that may not be eligible for the *Trendsetter LB* product or the chronic and critical illness living benefit coverage on the FFIUL product. (This list is not all inclusive, and cases are reviewed individually to determine eligibility):

- Alcohol abuse or any drug abuse within three years
- Anemia
- Autoimmune disorders
- Cancer
- Coronary artery disease
- Diabetes
- Heart attack
- Hepatitis B
- No fast data footprint (electronic medical records)
- **Note:** If insured specifies any impairments listed or noted in the Underwriting Guide they will still need to complete the eApp nonmed questions.

Q. What percentage of clients will go through nonmedically?

A. Approximately two-thirds of submitted applications are decisioned nonmedically.

Q. What is the normal turnaround timeline for the initial underwriting review?

A. Underwriting has a two-day turnaround on initial reviews and additional requirements received on pending cases.

Q. Will there be any changes to commissions or other non-underwriting issues?

A. Commissions and chargebacks will be handled in the same manner as before the expanded nonmedical limits. If the policy advanced, there are coverage and rate class changes, and the premium is adjusted, there will be an adjustment in commissions.

Q. If the policy is approved for a rate other than what was applied for, is acceptance of the new rate class needed?

A. Yes, we will need acceptance from the agent or policy owner to issue the policy.



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