

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 underwriting affects the majority of our business, with approximately 83% of submitted cases falling within the nonmedical limits.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

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
- No changes to Point of Sale Decision Program

* 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

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.

⁴ Rates accurate as of 10/1/2021

⁵ The example shown is derived from a complete hypothetical illustration which assumes non-guaranteed elements will continue for all years. This is not likely to occur and actual results may be more or less favorable. All non-guaranteed elements are subject to change by the company. Keep in mind that the purpose of hypothetical illustrations is to show how a policy might work under different scenarios, including minimum interest rates at maximum guaranteed charges. Illustrations may not be used to predict or project future policy values. Prospective policy owners and producers should refer to a complete, personalized hypothetical sales illustration for guaranteed elements and other important information as well as the consumer brochure for the *Transamerica Financial Foundation IUL*®.

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.