

# UPDATED GUIDELINES

## CHANGES TO HELP YOU WEATHER THE STORM

**The COVID-19 pandemic has impacted the industry in many ways, including limiting access to paramedical exams. Transamerica now offers additional options to satisfy medical requirements on new cases, including increased nonmedical guidelines for clients through age 55.**

- These medical guidelines took effect April 8, 2020, and will remain until further notice for *Trendsetter® Super*, *Trendsetter® LB*, *Transamerica Financial Foundation IUL®*, and *Transamerica Lifetime<sup>SM</sup>* for clients through age 75
- Traditional paramed exams and labs will still be accepted at the current medical guidelines for clients under 75 years old — the following chart outlines options in lieu of the traditional paramed requirements
- Due to the circumstances around COVID-19, Transamerica will not be accepting applications over the age of 75 for all life insurance products<sup>1</sup>
- Effective 1/1/2021, Transamerica has resumed accepting applications with Long Term Care (LTC) and Living Benefit Riders (LBRs) for insures age 56 to 75, subject to normal underwriting requirements<sup>2</sup>

See chart on back page

<sup>1</sup> With the exception of our *Final Expense Solutions Portfolio*, which includes *Immediate Solution*, *10-Pay Solution* and *Easy Solution*, available starting November 23, 2020.

<sup>2</sup> All In-Flight cases, or those not yet issued, will be eligible to add LB/LTC rider up to the time of issue with underwriter approval.

**This chart outlines options to satisfy medical requirements on new cases that include increased nonmedical guidelines for clients in lieu of traditional paramedical requirements:**

<b>INITIAL AGE AMOUNT REQUIREMENTS</b>			
<b>FACE AMOUNT</b>	<b>AGES 0-55</b>	<b>AGES 56-75</b>	<b>OVER AGE 75</b>
\$25,000-\$99,999	No changes	Normal age and amount requirements will continue to be required.	Our <i>Final Expense Solutions Portfolio</i> , including <i>Immediate Solution</i> , <i>10-Pay Solution</i> , and <i>Easy Solution</i> , is available effective November 23, 2020.
\$100,000-\$1,000,000	<p><b>Medical requirements in lieu of traditional paramed and fluids*:</b></p> <ul style="list-style-type: none"> <li>Completed Nonmedical Application Part 2*:                             <ul style="list-style-type: none"> <li><i>Transamerica Financial Foundation IUL</i>® - long form FFIUL app/U327</li> <li><i>Trendsetter Super</i>®/<i>Trendsetter</i>® <i>LB</i> - nonmedical part 2</li> <li><i>Transamerica Lifetime</i>™ - Medical History Questions part II</li> </ul> </li> </ul> <p><b>Product and best rate classes available with alternative nonmed requirements:</b></p> <ul style="list-style-type: none"> <li><b><i>Transamerica Financial Foundation IUL</i>® &amp; <i>Transamerica Lifetime</i>™:</b> Preferred NT / Tobacco</li> <li><b><i>Trendsetter</i>® <i>Super</i>:</b> Standard Plus / Standard Smoker</li> <li><b><i>Trendsetter</i>® <i>LB</i>:</b> (Face \$250,000 and above) : Standard Plus / Standard Smoker</li> <li><b><i>Trendsetter</i>® <i>LB</i>:</b> (Face \$100,000-\$249,999) : Standard Nonsmoker / Standard Smoker</li> </ul> <p>* If underwriting is able to make an offer based on Part II and fast data sources (Rx, MIB, MVR, etc.) case will be approved. Underwriting may order other requirements as necessary.</p> <p>** All classes are available at traditional underwriting requirements (see agent guide for requirements)</p>	<p><b>Effective 1/1/2021, Long Term Care (LTC) Riders and Living Benefit Riders (LBRs) are available subject to Underwriting.</b></p> <p>Cases rated over Table B for cardiac, cancer, respiratory, hypertension, and diabetes will require referral to our medical department for consideration.</p>	<p><i>Trendsetter Series</i> and FFIUL not available over age 75.</p>
\$100,000-\$2,000,000	<p><b>Medical requirements in lieu of traditional paramed and fluids:</b></p> <ul style="list-style-type: none"> <li>Completed Nonmedical Application Part 2:                             <ul style="list-style-type: none"> <li><i>Transamerica Financial Foundation IUL</i>® - long form FFIUL app/U327</li> <li><i>Trendsetter Super</i>®/<i>Trendsetter</i>® <i>LB</i> - nonmedical part 2</li> <li><i>Transamerica Lifetime</i>™ - Medical History Questions part II</li> </ul> </li> </ul> <p><b>AND provide one of the following:</b></p> <ul style="list-style-type: none"> <li>Paramed exam/lab slip completed for other carriers within the last 12 months (must be obtained by the agent/client and submitted)</li> <li>Primary care physician exam and full labs completed within the past 12 months (must be obtained by the agent/client and submitted)</li> </ul> <p><b>All traditional rate classes available for consideration.</b></p>		

**Contact your sales desk for more information.**