



Transamerica's Underwriting Enhancements

Click on a link below to be directed to a specific flyer
or scroll down the document to view all flyers.

[Underwriting Campaign – Special Markets](#)

[Underwriting Campaign – Competitive Offers](#)

[Underwriting Campaign – Saves You Time](#)

[Underwriting Campaign – Looks Beyond History](#)

[Underwriting Campaign – Allows More Coverage](#)

[Relaxed APS Requirements](#)

[Trial Offers Flyer](#)

[Transamerica Transcend](#)

[Electronic Parameds](#)

[Hypertension Flyer](#)

[Family History](#)

[Inspection Report & MD Exams](#)

[Gender Specific Cancers](#)

[Aviation Flyer](#)

[Professional Athletes](#)

[No Stacking Flyer](#)

[Asthma Flyer](#)

[MCAS Screening](#)



Transamerica Underwriting Knows Special Markets

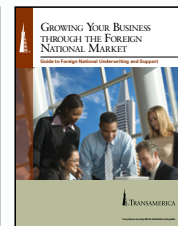
There are a number of insurance markets and demographic groups that can be profitable prospects for your business. But you need a company that understands these markets and how to accurately assess them for competitive pricing. Here's where Transamerica Underwriting can make the difference. We have the expertise and the in-depth understanding of special markets.

Foreign Nationals

This growing demographic group can represent excellent opportunities for life insurance sales. However, they have special needs and circumstances, so we put together a dedicated team focused on this underserved market.



(OLA 2158 0212)



(OLA 1871 1111)

Large Cases

We understand the challenges and demands of larger policies. To help expedite processing and ensure faster offers on these cases, we now have a unique and wholly dedicated large case unit.



(OL 2944 0911)

Private Pilots

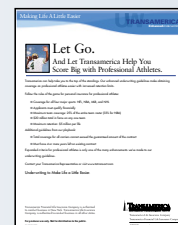
Commercial pilots already qualify for preferred premiums. But now, with our enhanced underwriting guidelines, private pilots may also qualify for preferred ratings with just a few simple qualifications.



(OL 2821 1010)

Professional Athletes

We are extremely competitive when it comes to professional athletes. We support the NFL, NBA, MLB, and NHL. Plus, we offer generous team coverage limits and face amounts.



(OL 2822 1010)

To learn more about how Transamerica Underwriting can make the difference for your business, contact us or your Transamerica representative today.

For producer use only. Not for distribution to the public.

OL 2975 0312



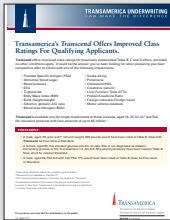
Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



Transamerica Underwriting Gives Clients Competitive Offers

We are committed to making sure clients receive our most competitive offer the first time, every time. Our expertise and ability to realistically evaluate medical criteria allow us to offer more competitive class ratings in a number of cases that would have previously been standard or even substandard.



OL 2690 1211

Transamerica's Transcend

With Transcend, certain conditions that on their own would have previously caused a prospective client to be rated Table B, C or D can now be improved, as long as no other conditions apply.



OL 2703 0512

Asthma

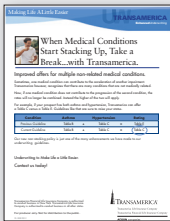
We have made some positive changes to our underwriting guidelines for clients who have asthma. Even those who may be taking medication may qualify for Preferred Status on a case-by-case basis.



OL 2811 0111

Hypertension

We recognize that developments in medication and treatment of hypertension can now help to control it and decrease the risk of other associated health complications. So we've enhanced our underwriting guidelines to allow individuals with hypertension to be considered for Preferred Plus status if they meet certain qualifications.



OL 2698 0512

No Stacking

Rather than combine two non-related medical conditions for class rating purposes, we created the non-stacking guideline. It uses the higher of the two single classifications, which is typically a much better rating.

We are always looking for new ways to improve our underwriting guidelines and application processes to allow us to provide clients with better and more competitive offers than ever before.

Contact your Transamerica representative to find out more about how Transamerica Underwriting can make the difference.



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

For producer use only. Not for distribution to the public.

OL 2995 0512

AEGON companies



Transamerica Underwriting Saves You Time

Transamerica has re-evaluated underwriting requirements to make processing applications faster and easier. In a number of important areas, we've eliminated the need for exams altogether. Take a look at how Transamerica Underwriting can make a difference when it comes to saving you time.



OL 2952 0112

APS Requirements

We've relaxed our Attending Physician's Statement (APS) requirements in a number of categories. Instead of waiting for an APS, more applications can now be processed faster as a result of significantly reducing the need for APSs in several instances.



OL 2956 1211

Trial Assessments

Transamerica is a "trial-friendly" carrier. Trial apps are just as important to us as formal new business cases. We strive for a quick turnaround with increased communication. And we always try to make the best offer possible on trials.



OL 2837 0211

Relaxed Medical Exam Requirements

We've relaxed the requirements for MD exams and Inspection Reports in a number of situations, making the underwriting process faster and easier.



OL 2692 0712

Simplified Cognitive Testing

Transamerica uses the Minnesota Cognitive Acuity Screen (MCAS) for cognitive testing. The simple, short telephone interview makes it easier for clients to take the test. And it's conducted by trained nurses, offers a quick turnaround time, and provides more accurate test results.

When it comes to selling in today's competitive and demanding marketplace, Transamerica is finding ways to improve our service to you and to help make a difference by saving you time.

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.



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

For producer use only. Not for distribution to the public.

OL 3034 0712

AEGON companies



Transamerica Underwriting Looks Beyond History

Transamerica has improved medical history underwriting guidelines. Individuals may now qualify for Preferred and Preferred Plus status, resulting in a difference in premiums that can be significant.



OL 2719 0812

Cancer Survivors Get a Boost in Classification (OL 2719)

Cancer survivors who have been free of certain invasive cancers for ten years, and other specific types of cancers for five years, may be eligible for Preferred underwriting status. Some of the cancers that have been reevaluated include non-melanoma skin cancers, thyroid cancer, endometrial cancer and benign-but-aggressive tumors.



OL 2697 0310

Focusing Attention on Gender-Specific Cancers (OL 2697)

Under our improved guidelines, we recognize that there are gender-specific cancers and make adjustments for male clients with a family history of female cancer (e.g., ovarian cancer), and female clients with a family history of male cancer (e.g., prostate cancer). Because of this, many of these individuals may now attain Preferred Plus status.



OL 2691 0512

Certain Family History Dropped at Age 60 or Above (OL 2691)

Applicants age 60 or older, who have a family history of cardiac disease or cancer, may now qualify for Preferred status and those who are age 65 or older may qualify for Preferred Plus (Select) status because we've waived the family history requirement in those classes for certain ages.

By making sure our medical guidelines make sense in today's world, we are ensuring that Transamerica Underwriting can make a difference in your world. To find out more, contact us or your Transamerica representative today.



Transamerica Underwriting Allows More Coverage

Life insurance is a smart solution for clients seeking a safe and reliable way to provide future financial security. And with our jumbo limits and financial guidelines, you can help clients actually increase their potential legacy at a time when many other alternatives seem to be shrinking.

Here are some specific ways in which Transamerica Underwriting can make a big difference for clients and your large case business.



OL 2695 1112

Stretching Jumbo Limits

We've relaxed our Jumbo Limits qualifications so that coverage being converted from another life policy to a Transamerica policy under a 1035-exchange will be excluded from Jumbo Limits calculations. This allows clients to potentially increase life insurance coverage and can mean faster and easier approval of your jumbo limits sales.



OL 2701 1112

Providing Coverage Based on Net Worth

Our financial guidelines allow clients to purchase life insurance coverage based on their net worth, regardless of whether or not they meet income requirements or estate tax liability estimates. This means that clients who might not have previously qualified can now use life insurance to leave an additional legacy to their heirs and beneficiaries.

To find out more contact us or your Transamerica representative today.

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.

For producer use only. Not for distribution to the public.

OL 3057 1112





Relaxed APS Requirements Mean Faster Processing

Even if you haven't been to a doctor's office lately, you still know how backlogged they can be. And on a business level, you've probably experienced the frustration of waiting for an Attending Physician's Statement (APS) in order to get a case through underwriting. In Transamerica's ongoing effort to help make doing business easier, we have recently relaxed our APS underwriting requirements to help you get your cases processed faster.

APS requirements have been relaxed in a number of categories. Instead of waiting weeks for an APS, many applications can now be processed faster as a result of significantly reducing the need for APSs in several instances.

The chart below shows the new APS requirement changes. As with all guidelines, proper judgement needs to be used when applying these to individual cases.

APS Requirements		Face Amounts	
Age	Up to and including \$1 million	\$1,000,001 to \$2,500,000	Over \$2.5 million
0-50	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits) ^{1,4}	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits) ^{1,4}	YES Individual consideration if applicant has not seen an MD in the past 5 years
51-60	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits) ^{1,4}	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits) ^{1,4}	YES Individual consideration if applicant has not seen an MD in the past 5 years
61-69	NOT ROUTINELY (for cause or has seen an MD in the past 3 months (any amount) ^{1,4}	YES Individual consideration if applicant has not seen an MD in the past 5 years ⁴	YES Should have seen an MD in the past 3 years ²
70-74	YES ^{3,4}	YES ^{3,4}	YES
75 and older	YES ^{3,4}	YES ^{3,4}	YES

Previously required on **ALL** applications

Previously 3 years

¹ APSs not needed on annual female exams unless exam was noted as abnormal or on regular annual exams that are marked within normal limits. (If it is determined that an APS is not needed on recent exams and not marked within normal limits, please amend noting normal results.)

² Individual consideration up to and including \$5 million (and under age 40) if applicant has not seen an MD for more than 3 years (manager referral if over \$5 million).

³ Ages 70 to 79, normal underwriting guidelines if seen in the 36 months by PCP. Otherwise consider ordering an MD exam for individual consideration or preferred class. **Age 80 and above should have seen an MD in the past 12 months for any consideration.**

⁴ A Personal History Interview (PHI) may be ordered in lieu of an APS for some medical impairments such as High Blood Pressure, Depression, Anxiety or Sleep Apnea. An APS may still be needed based on information obtained in the PHI.

Previously 24 months



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company



Fast Assessments for a Competitive Edge

Things move fast. And many clients don't want to wait any longer than they have to. So, when speed counts, rely on Transamerica for fast competitive offers that will make your clients happy and help you close more business.

Trial Assessment Overview

Service Level Goal:	7-Day Response Time
Issue Ages:	50 to 85 (for ages \geq 81 cannot be used for cases assumed or known to be over Table4/D)
Face Amounts:	\$500,000 or more for Universal Life policies \$2,000,000 or more for level Term Life policies or \$15,000 or more PAP on all products

Here's how it works:

- Submit your request with as much documentation as you can (including a cover letter is preferred). If available, submit medical and financial information, which will result in the most competitive offer.
- Underwriters will then use the information provided, along with additional research, to assess the application and determine an initial rating classification.*

Here's what it means for you:

- Our most competitive offer every time.
- A quick response that, while not guaranteed, is a strong estimate based on the information provided and solid experience from Transamerica underwriters.
- The ability to provide clients with competitive choices, plus the guarantees, flexibility and control that Transamerica's life insurance policies offer.

For really tight timeframes, there's Rapid Review.

If the client history can be summarized in 1,500 words or less, you can request a Rapid Review via email. Transamerica underwriters strive for a 24-hour turnaround. And don't forget that Transamerica is a participating carrier on www.XRAE.com for immediate underwriting results.

For more information on Trial Assessment and Rapid Review services, contact us today.

**Trial Assessment rating classification is not guaranteed and are subject to a full formal underwriting review. Additional requirements after initial trial offer may result in a revised trial assessment. Trial opinions are subject to full formal underwriting review. Trial assessments expire after 60 days and face amount increases from trial to formal may result in additional underwriting.*

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.



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

For producer use only. Not for distribution to the public.

OL 2956 1211

AEGON companies



Transamerica's *Transcend* Offers Improved Class Ratings For Qualifying Applicants.

Transcend offers improved class ratings for previously substandard Table B, C and D offers, provided no other conditions apply.¹ It could be the answer you've been looking for when preparing your best competitive offer to clients with one of the following impairments:

- Prostate Specific Antigen (PSA)
- Abnormal blood sugar
- Blood pressure
- ECG
- Triglyceride
- Body Mass Index (BMI)
- Build (height/weight)
- Albumin, globulin A/G ratio
- Blood Urea Nitrogen (BUN)
- Scuba diving
- Proteinuria
- Cholesterol/HDL
- Creatinine (serum)
- Liver Function Tests (LFTs)
- Protein/Creatinine Ratio
- Foreign nationals/Foreign travel
- Motor vehicle violations

Transcend is available only for single impairments to those insureds, aged 18–70, for UL² and SUL life insurance products with face amounts of up to \$5 million.³

FOR EXAMPLE:

- A male, aged, 55, who is 6'1" tall and weighs 290 pounds would have been rated at Table B. Now with *Transcend*, he'll be rated at Standard.
- A female, aged 65, has elevated glucose and A1c on labs. She is not diagnosed as diabetic. Her fasting glucose is 110, Fructosamine 1.4, A1c 6.8. She would previously have been rated at Table B. Now, she'll be rated at Standard.
- A male, aged 69, PSA 6.0 with free PSA 17% would have been rated at Table B. Now, he'll be rated at Standard.

¹Underwriter discretion subject to complete medical history.

²*Transcend* is not available on TransTerm[®]

³Life insurance policies already in-force are not eligible for *Transcend*.

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.



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



Faster Submission. More Accurate Information.

Paramed Exams Have Gone Electronic

At Transamerica, we're always looking for ways to make the underwriting process even better and your sales process even easier. That's why we are so pleased to announce electronic paramed exams which make parameds practically automatic.

This latest enhancement helps improve the paramed exam process by expediting submission, thus decreasing cycle time. And because the exam is done electronically, it also leads to more complete and accurate information – helping to decrease the potential need for attending physician statements.

The enhancement works in two ways:

Electronic Paramed Exams:

American Para Professional Services (APPS) and Superior Mobile Medics (SMM) now utilize parameds with an electronic form that:

- Is completed online and submitted within minutes after the paramedical exam
- Is scripted to ensure all responses are complete
- Lets the examiner expand fields to include more information when needed
- Requires typed answers for greater legibility

Vendor Automation Implementation:

Transamerica has also partnered with APPS/CRL, EMSI, Portamedic/Heritage, Exam One/Lab One, MediConnect and Express Imaging so that any additional forms (lab reports, etc.) can be scanned and automatically submitted directly to the assigned underwriter.

This system can also be used to expedite the process for those paramedical companies who don't use electronic exams. In those cases, their handwritten forms will be scanned and electronically submitted immediately and the system will automatically index the information so that it can be easily retrieved by case number or other identifying information.

Electronic Parameds and Vendor Automation are automatic winners for anyone looking to make the underwriting process easier and more efficient.

For more information, contact us today!



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company



UNDERWRITING

EXPANDED AGE RANGES FOR APPLICANTS WITH HYPERTENSION

Guideline Enhancement

Don't fret about hypertension. Transamerica has relaxed its underwriting age guidelines from 60 to 80, to now include ages 50 to 80. With 10 years of added eligibility, Transamerica makes it easier for individuals with hypertension to qualify for Preferred Plus.

Hypertension, or high blood pressure, affects many individuals. Diagnosed by blood pressure readings or measurements, hypertension is the leading cause of strokes and major heart attacks. With proper treatment such as medication, diet, exercise, and lifestyle changes, the risk is greatly reduced.

Individuals with hypertension between the ages of 50 and 80 are now eligible for Preferred Plus with:

- An average blood pressure reading of 135/85, or better
- No other medical conditions that would preclude them from Preferred Plus status
- Exam readings consistent with Preferred Plus underwriting guidelines

Expanded age ranges for applicants with Hypertension is just one of the many enhancements we've made to our underwriting guidelines.

Contact your Transamerica Representative or visit www.tatransact.com.

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

**For producer only.
Not for distribution to the public.**

OL 2811 0111



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



TRANSAMERICA HELPS SMOOTH OUT FAMILY HISTORY GUIDELINES

UNDERWRITING

Guideline Enhancement

Previously, Transamerica reviewed cardiac disease and all cancers when assessing an applicant's family history. Now, with our improved underwriting criteria, we only evaluate cardiovascular disease and the following types of cancer:

- Breast
- Melanoma
- Prostate
- Colon
- Lung
- Ovarian

Example:

Joe, a 50-year-old male, applies for a \$5 million TransACE® policy.

- Joe's mother died at the age of 55 of a brain tumor.
- Previous guidelines would have classified Joe as Standard with an annual premium of \$59,429.
- Now, under our enhanced guidelines, Joe can be considered for Select (if he would otherwise qualify) with an annual premium of \$45,223.
- **That's a saving of over \$14,000 per year.**

Revised guidelines for family history are just some of the many enhancements we've made to our underwriting guidelines.

Contact your Transamerica Representative today!

TransACE® is a non-participating flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. ICC12 UL07 or UL07 (CVAT). Policy form and number may vary, and this policy may not be available in all jurisdictions.

For producer use only. Not for distribution to the public.





UNDERWRITING

SET SAIL WITH NEW GUIDELINES FOR MD EXAMS AND INSPECTION REPORTS

Guideline Enhancement

It's smooth sailing ahead. Coast along with Transamerica's relaxed requirements on MD Exams and Inspection Reports.

Parameds will now take the place of MD Exams:

- For ages 71 – 75 with face amounts from \$2,000,000 to \$3,500,000
- For ages 76 – 80 with face amounts from \$250,001 to \$1,000,000

Improved criteria for Inspection Reports:

- Only needed for face amounts above \$10,000,000
- Business Reports (BBIRs) will still be ordered
- Similar information may be collected using other methods

Revised guidelines for MD Exams and Inspection Reports are just some of the many enhancements we've made to our underwriting guidelines.

Contact your Transamerica Representative or visit www.tatransact.com.

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

**For producer only.
Not for distribution to the public.**

OL 2837 0211



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



Kick back...A Family History of Certain Gender-Specific Cancer Can Get Preferred Plus Premiums

Do you have a male client with a family history of ovarian cancer or a female client with a family history of prostate cancer? Relax...at Transamerica, applicants who have a family history of a cancer that is not applicable to their gender and who may never have qualified for preferred plus status in the past may receive a more favorable rating today. And that's good news for every man, woman and...you.

Sample of gender-specific cancers include:

- **Ovarian Cancer**
- **Prostate Cancer**
- **Testicular Cancer**
- **Cervical Cancer**
- **Uterine Cancer**
- **Breast Cancer**

Gender-specific family history is just one of the many enhancements we have made to our underwriting guidelines.

Underwriting to Make Life a Little Easier

Contact us today!

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.

For producer use only. Not for distribution to the public.

OL 2697 0310



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



Soar To New Heights

Transamerica Helps You Reach Your Destination with Private Pilots.

Prepare for takeoff to the friendly skies and fly higher with Transamerica life insurance premiums and underwriting for private pilots.* With our enhanced underwriting guidelines, private pilots may now qualify for preferred ratings.

Follow the flight plan:

- Age 26 or older, but under age 70
- No longer a student pilot
- At least 150 hours of flight experience
- Fly between 25 and 200 hours per calendar year
- Instrument Flight Rules (IFR) certified with 10 hours of completion
- Department of Motor Vehicles (DMV) and aviation records without incidents or citations
- Disease-free of diabetes, cardiac, neurological, cerebrovascular (stroke), or other disorders that preclude aviation coverage

Competitive premiums for private pilots are only one of the many enhancements we've made to our underwriting guidelines.

Contact your Transamerica Representative or visit www.tatransact.com.

Underwriting to Make Life a Little Easier.

*Commercial pilots already qualify for preferred premiums.

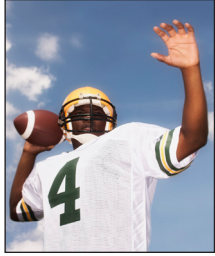
For producer use only. Not for distribution to the public.

OL 2821 1010



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



Let Go.

And Let Transamerica Help You Score Big with Professional Athletes.

Transamerica can help take you to the top of the standings. Our enhanced underwriting guidelines make obtaining coverage on professional athletes easier with increased retention limits.

Follow the rules of the game for personal insurance for professional athletes:

- Coverage for all four major sports: NFL, NBA, MLB, and NHL
- Applicants must qualify financially
- Maximum team coverage: 25% of the entire team roster (33% for NBA)
- \$20 million total in force on any one team
- Maximum retention: \$5 million per life

Additional guidelines from our playbook:

- Total coverage for all carriers cannot exceed the guaranteed amount of the contract
- Must have 4 or more years left on existing contract

Expanded criteria for professional athletes is only one of the many enhancements we've made to our underwriting guidelines.

Contact your Transamerica Representative or visit www.tatransact.com

Underwriting to Make Life a Little Easier.

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.

For producer use only. Not for distribution to the public.

OL 2822 1010



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



When Medical Conditions Start Stacking Up, Take a Break...with Transamerica.

Improved offers for multiple non-related medical conditions.

Sometimes, one medical condition can contribute to the acceleration of another impairment. Transamerica however, recognizes that there are many conditions that are not medically related.

Now, if one medical condition does not contribute to the progression of the second condition, the rates will no longer be combined. Instead the higher of the two will apply.

For example, if your prospect has both asthma and hypertension, Transamerica can offer a Table C versus a Table E. Guidelines like that are sure to raise your status.

Condition	Asthma		Hypertension		Rating
Previous Guideline	Table B	+	Table C	=	Table E
Current Guideline	Table B	+	Table C	=	Table C

Our new non-stacking policy is just one of the many enhancements we have made to our underwriting guidelines.

Underwriting to Make Life a Little Easier.

Contact us today!

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.

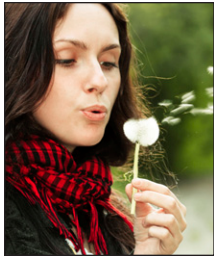
For producer only. Not for distribution to the public.

OL 2698 0512



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



Breathe a Little Easier.

New Underwriting Enhancements Give Asthmatic Prospects Some Breathing Room.

Under Transamerica's newly enhanced underwriting guidelines, prospective clients with asthma—even those taking meds—may now qualify for **Preferred Status**, on a case-by-case basis.

Asthma is a chronic inflammatory disorder of the airways associated with the development of wheezing, shortness of breath, chest tightness and a cough. It affects approximately five percent of the U.S. population. Individuals with this impairment may represent a significant underwriting challenge. Thorough assessment is suggested before allowing preferred consideration.

However, at Transamerica, we realize that mortality from asthma is fairly uncommon and has been decreasing over the past ten years, so we've made some positive changes to our Asthma guidelines.

Preferred Status is available provided the applicant:

- is a **nonsmoker** between the ages of 25-65
- hasn't been hospitalized for asthma in the last five years; no other ailments
- information is obtained from medical records, not self-reported
- must meet all our regular, published Preferred criteria
- engages in no underwater or high altitude avocations, whether ratable or non-ratable
- receives treatment that may include intermittent (as needed) use of inhaled bronchodilators, or brief courses of corticosteroids, or low dose medication
- presents favorable respiratory studies with FVC >80% of expected, and variability of FEV1 or PEF over time <20%
- experiences brief (hours), day-time, low-intensity symptoms less than once per month, with no time off of work or school due to asthma symptoms

Final decisions are up to underwriters and will be based on evidence collected during the underwriting process. Not all cases may qualify.

Preferred Status for Asthmatics is just one of the many enhancements we've made to our underwriting guidelines.

Underwriting to Make Life a Little Easier

Contact your Transamerica representative today or visit www.tatransact.com.

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.

For producer use only. Not for distribution to the public.

OL 2703 0512



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies



Take it Easy.

Transamerica's Cognitive Test Is Simpler and Less Intrusive

For cognitive testing, Transamerica uses the Minnesota Cognitive Acuity Screen (MCAS), which has provided more accurate results and, therefore, has decreased our decline percentage. With more accurate test results, you can spend less time dealing with cognitive testing and more time on building your business.

The Minnesota Cognitive Acuity Screen (MCAS):

- Is a simple, non-threatening short telephone interview
- Has been proven to identify cognitive impairment more than 98% of the time
- Uses trained nurses to conduct interviews
- Features a quick turnaround time with direct electronic results transmission
- Has no Get-Up-and-Go or Clock-Draw tests
- Has straightforward interpretation of results

It doesn't take a genius to figure out that Transamerica's cognitive testing (for applicants aged 71 and older) can make your life a whole lot easier.

Underwriting to Make Life a Little Easier

Contact Us Today!

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.

For producer use only. Not for distribution to the public.

OL 2692 0712



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies