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IMPORTANT UPDATES

We're making important changes to help keep your business running strong during uncertain times. Our new nonmed requirements will help you minimize face-to-face interactions, avoid traditional requirements, and most importantly, get policies placed quickly.

Here's what we've done to give you and your clients more options and flexibility.

For clients up to (and including) age 55:

1. Changes to traditional paramed requirements

Up to \$2,000,000 with best risk class available. For your clients who have visited their doctors regularly, or have paramed from previous carrier.

Submit Transamerica Nonmedical Application Part 2, along with:

- Paramed and lab slip/labs completed for another carrier within the past 12 months
- OR**
- Primary care physician exam and labs from within the past 12 months

Tip: Acceptable labs must include lipids, liver function tests, kidney function, and glucose. Measured height and weight must be included in the exam/physical notes.

2. Nonmed underwriting limits

Up to \$1 million

- *Transamerica Financial Foundation IUL*® and *Transamerica Lifetime*™ whole life: Preferred NT/Tobacco
- *Trendsetter*® *Super*: Standard Plus/Standard smoker
- *Trendsetter LB*® (Face \$250,000 and above): Standard Plus/Standard smoker
- *Trendsetter LB*: (Face \$100,000-\$249,999): Standard nonsmoker/Standard smoker

Submit Transamerica Nonmedical Application Part 2

- For *Transamerica Financial Foundations IUL*, use the long app form U327, to include all medical questions
- For *Trendsetter Super/Trendsetter LB*, use the Transamerica nonmed part 2

Tips

- Must specify in agent remarks or agent page that nonmed option is wanted
- Do not order exam/labs
- Do not apply for the top 2 rate classes (not available with the nonmed option)

Your clients have the opportunity to come back and have a year fully underwritten at our expense for best class consideration (with no adverse impact on current risk class).

3. Our fully underwritten option with our typical nonmed policies

Clients age 56–75:

Normal underwriting requirements

- *Transamerica Lifetime* allows for fluidless underwriting, up to \$499,999 and up to age 65
- If rated over Table B for cardiac, cancer, diabetes, hypertension, or respiratory conditions, a referral to our medical department will be required
- Living benefit and LTC Riders are NOT currently available for this age group

Clients age 76+:

Due to circumstances stemming from COVID-19, Transamerica will not be accepting applications at this time on clients over the age of 75 for all life insurance products.

Thank you again for your valued partnership and dedication. We'd like to share a few resources to help keep your business running strong:

- We're sharing a detailed underwriting presentation to keep you informed of new changes in response to COVID-19
- Before reaching out to your sales desk, [click here](#) to see answers to common questions
- Finally, be sure to bookmark our Transamerica COVID-19 landing page for all updates related to COVID-19

If you have any questions, please call our

sales desk at 866-545-9058.

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