



TOP 15 & TOP 25 PROGRAM DETAILS

TERM

The Transamerica Opportunity Program (TOP) from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company offers qualifying clients an easier way to increase or extend their existing term life coverage with a Trendsetter® Super 15 or Trendsetter® Super 25 policy with accelerated underwriting and no medical exams.

Under TOP, we will modify the initial underwriting requirements for qualifying individual Trendsetter Super 15 and Trendsetter Super 25 cases. The program is not guaranteed issue. Additional evidence of insurability will be requested if the Underwriter determines it's necessary.

TOP Program Rules and Guidelines

1. The products currently available that may be applied for are Trendsetter Super 15 or Trendsetter Super 25.
2. The previously issued term life policy being "topped":
 - Must have been fully underwritten, with blood work, to qualify. If it was issued without blood work/analysis, it is not eligible.
 - Must have been issued Preferred (including Preferred Plus or similar) or Standard (including Standard Plus or similar). Smoker classes are acceptable; however, Substandard rated policies are not eligible for the program.
 - Must have had a face amount of \$100,000 or more.
 - Must be from a specifically identified qualifying carrier, which includes Transamerica Life and Transamerica Financial Life.
 - Must have been issued within a five-year rolling period, which is defined as the duration of time between the policy date of the previously issued policy (as shown on the face page) and the date of the new Trendsetter Super application.
3. Qualifying issue ages (age nearest birthday): 18 to 60.
4. Face Amounts—Maximum amount of new coverage is dependent on the rolling period:

Period from Previous Policy Issue Date	Maximum Face Amount
One Year (Rolling Date)	\$1,000,000
Three Years (Rolling Date)	\$750,000
Five Years (Rolling Date)	\$500,000

Multiple policies adding up to the designated maximum face amount may be issued under the program; however, new coverage under the TOP program may never amount to more than \$1,000,000 in total per individual life per lifetime. Coverage maximums are limited to normal Company maximum retention.

5. Qualifying Risk Classes—Applicants may qualify for one of the following risk classes, based on the classification of their previously issued policy and Underwriter's approval: Preferred Nonsmoker, Standard Nonsmoker, Preferred Smoker, and Standard Smoker. Preferred Plus and Standard Plus classes are not available on new coverage under the program.
6. The program is not guaranteed issue. Additional evidence may be requested if the Underwriter determines it is necessary.

7. Maximum Company retention on one life is not to exceed \$5 million. Applications that would require us to exceed our maximum retention will require full new business evidence.
8. The program is designed as additive coverage, not as replacement. It does not require any assignment or termination, nor does it alter the face amount and conversion option of the previously issued policy.
9. Normal Trendsetter Super product parameters and conditions apply.

Modified New Business Requirements

1. Application for Trendsetter policy form.
2. Authorization to Obtain Information (MIB).
3. Nonmedical.
4. Copy of the previously issued term policy face page, and any additional policy data pages required to show name of insured, date of issue, face amount, and risk class. If using a Transamerica policy, the policy number (noted in the remarks or cover letter) can be used instead of copied policy pages.
5. Any additional signed state-specific authorizations and disclosures required to transact new business.

Applications

The basic application is APA 40, or APA 40NY-207 for TFLIC. The non-medical report is MPN 1. The program does not require, nor does it have, a unique application. All of the new business supplemental forms and disclosures are still required.

Note: A note in the "Remarks" section of the application should indicate that the policy is being applied for under the TOP program. For Transamerica policies being "topped," the policy number should be included in the "Remarks" section.

Trendsetter® Super 15 and Trendsetter® Super 25 are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499 (Policy Form # 1-305 11-107 and Policy Form #1-303 11-107), or Transamerica Financial Life Insurance Company, Harrison, NY 10528 (Policy Form # 3-305 38-109 and

Policy Form #3-303 38-109.) **Premiums increase annually starting in year 16 for the 15-year policy and in year 26 for the 25-year policy.** Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to 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

AEGON companies



TOP ELIGIBLE TERM CARRIERS

The following is a comprehensive list of qualifying Term carriers for the Transamerica Opportunity Program (TOP) from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. If you cannot find a specific company below, please contact Richard Mar in Life Products at 213-742-5022.

Company	Holders of this	May apply for this
All American Life	Select Nontobacco (Class I, II)	Preferred Nonsmoker
	Select Tobacco (Class V)	Preferred Smoker
	Select Nontobacco (Class III)	Standard Nonsmoker
	Standard Nontobacco (Class IV)	Standard Nonsmoker
	Standard Tobacco (Class VI)	Standard Smoker
Allianz	Elite Select Nontobacco	Preferred Nonsmoker
	Super Select Nontobacco	
	Select Plus Nontobacco	
	Ultra Preferred Nontobacco	
	Super Preferred Nontobacco	
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Select Nontobacco	Standard Nonsmoker
	Nontobacco	
	Standard Nontobacco	
	Preferred Plus Tobacco	Preferred Smoker
Preferred Tobacco		
Standard Tobacco	Standard Smoker	
Allstate	Preferred Elite	Preferred Nonsmoker
	Preferred No-Tobacco	
	Standard Select No-Tobacco	Standard Nonsmoker
	Standard No-Tobacco	
	Preferred Smoker	Preferred Smoker
Standard Smoker	Standard Smoker	
American General	Select Nontobacco (Class I)	Preferred Nonsmoker
	Select Nontobacco (Class II)	
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Select Nontobacco (Class III)	Standard Nonsmoker
	Standard Nontobacco (Class IV)	
	Standard Plus Nontobacco	
	Standard Nontobacco	
	Select Tobacco (Class V)	Preferred Smoker
	Preferred Tobacco	
Standard Tobacco (Class VI)	Standard Smoker	
Standard Tobacco		

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
AmerUs	Preferred Plus Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
AXA	Preferred Elite Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Plus Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Bankers Life of NY	Preferred Plus	Preferred Nonsmoker
	Preferred Non Tobacco	
	Standard Non Tobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Banner Life (William Penn Life in NY)	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Plus	Standard Nonsmoker
	Nonsmoker Plus	
	Standard Nontobacco	
	Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Tobacco Smoker	Standard Smoker
Cincinnati Life	Super Select Nonsmoker	Preferred Nonsmoker
	Select Plus Nonsmoker	
	Select Nonsmoker	Standard Nonsmoker
	Ultra Standard Nonsmoker	
	Preferred Standard Standard	Preferred Smoker Standard Smoker
Empire General	Select Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Smoker	Standard Smoker
Equitable Life	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Federated Insurance Company	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Fidelity and Guaranty Life	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
First Penn-Pacific	Preferred Best	Preferred Nonsmoker
	Preferred Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Nontobacco	Standard Nonsmoker
	Standard Tobacco	Standard Smoker
General American	Elite	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
GeneraLife	Elite	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Genworth / First Colony (American Mayflower in NY)	Preferred Best No Nicotine	Preferred Nonsmoker
	Preferred No Nicotine	
	Standard Plus	
	Standard No Nicotine	Standard Nonsmoker
	Select No Nicotine	
	Preferred Nicotine	
	Standard Plus Nicotine	
Standard Nicotine	Preferred Smoker	
Golden Rule	Preferred Nonsmoker	Preferred Nonsmoker
	Standard Nonsmoker	
	Smoker	Standard Smoker
Grange Life	Executive Preferred Nonsmoker	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Standard Smoker	Standard Smoker

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Guardian	Elite	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nonsmoker	Standard Nonsmoker
	Standard	Standard Smoker
	Standard (Smoker)	
Harleysville	Premier	Preferred Nonsmoker
	Preferred Nontobacco	
	Select Standard Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Select Standard Tobacco	Standard Smoker
	Standard Tobacco	
Hartford Life and Annuity Company	Preferred Best	Preferred Nonsmoker
	Preferred Plus	
	Preferred Nonnicotine	
	Standard Nonnicotine	Standard Nonsmoker
	Preferred Nicotine	Preferred Smoker
	Standard Nicotine	Standard Smoker
Indianapolis Life	Premier/Preferred Plus	Preferred Nonsmoker
	Preferred No Tobacco	
	Standard No Tobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Jackson National	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Standard Tobacco	Standard Smoker
Jefferson Pilot	Preferred Plus Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
John Hancock	Super Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Plus Nonsmoker	Standard Nonsmoker
	Standard Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Life Investors (Transamerica Family Markets)	Preferred Elite Nontobacco	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
Lincoln Benefit	Preferred Elite	Preferred Nonsmoker
	Preferred Nontobacco	Standard Nonsmoker
	Standard Select Nontobacco	
	Standard Nontobacco	Preferred Smoker
	Preferred Smoker	
	Standard Smoker	
Lincoln National (Lincoln Life & Annuity Co. of NY)	Preferred Best Nonsmoker	Preferred Nonsmoker
	Preferred Nonsmoker	Standard Nonsmoker
	Standard Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
ManuLife	Super Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	Standard Nonsmoker
	Standard Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Mass Mutual	Ultra Preferred Nontobacco	Preferred Nonsmoker
	Select Preferred Nontobacco	Standard Nonsmoker
	Nontobacco	
	Select Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
MetLife	Elite Plus	Preferred Nonsmoker
	Preferred Plus	Standard Nonsmoker
	Standard Plus	
	Standard Nonsmoker	Preferred Smoker
	Preferred Smoker	
	Standard Smoker	
Midland National	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	Standard Nonsmoker
	Nontobacco Plus	
	Standard Nontobacco	Preferred Smoker
	Nontobacco	
	Preferred Tobacco	
Tobacco		

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Minnesota Life	Preferred Select Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Nontobacco Plus	Standard Nonsmoker
	Standard Nontobacco	
	Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
MONY	Standard Tobacco	
	Ultimate Select	Preferred Nonsmoker
	Select	
National Life Insurance Company of Vermont	Standard	Standard Nonsmoker
	Preferred Plus Non-Smoker	Preferred Nonsmoker
	Preferred Non-Smoker	
	Non-Smoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
Nationwide	Smoker	Standard Smoker
	Preferred Plus Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Standard Preferred	Preferred Smoker
New England Financial	Standard	Standard Smoker
	Select Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
New York Life	Smoker	Standard Smoker
	Select Preferred Nonsmoker	Preferred Nonsmoker
	Preferred Plus Nonsmoker	
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Select Standard	Preferred Smoker
	Preferred Smoker	
North American	Standard	Standard Smoker
	Smoker	
	Super Preferred Nontobacco	Preferred Nonsmoker
	Premier Nontobacco	
	Preferred Nontobacco	
	Standard Plus Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
Preferred Tobacco	Preferred Smoker	
Standard Tobacco	Standard Smoker	

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Northwestern	Select	Preferred Nonsmoker
	Premier Nontobacco	
	Preferred Nontobacco	
	Standard Plus Nontobacco	Standard Nonsmoker
	Premier Tobacco	Preferred Smoker
	Standard Smoker	Standard Smoker
	Preferred Tobacco	
Ohio National	Super Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Select Nonsmoker	Standard Nonsmoker
	Nonsmoker	
	Select Smoker	Standard Smoker
	Smoker	
Old Mutual	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
Old Republic	Preferred Plus	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Smoker	Standard Smoker
Pacific Life	Super Preferred Nonsmoker	Preferred Nonsmoker
	Select Nonsmoker	
	Preferred Plus Nonsmoker	
	Preferred Nonsmoker	
	Standard Plus	Standard Nonsmoker
	Standard Nonsmoker	
	Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Smoker		
Penn Mutual	Preferred Best	Preferred Nonsmoker
	Preferred Plus	
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Smoker	Standard Smoker

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Phoenix Home Life	Advantage Premier	Preferred Nonsmoker
	Advantage Select	
	Advantage	Standard Nonsmoker
	Standard	Standard Smoker
Primerica	Preferred Plus Nonsmoker	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Smoker	Standard Smoker
Principal Life	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Super Standard Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Tobacco Smoker	Standard Smoker
Protective Life	Select Preferred Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
Prudential	Preferred Best	Preferred Nonsmoker
	Preferred Plus	
	Preferred Nonsmoker	
	Preferred Plus Smoker	Preferred Smoker
	Nonsmoker Plus	Standard Nonsmoker
	Nonsmoker	
	Preferred Smoker	Preferred Smoker
Smoker	Standard Smoker	
ReliaStar Life Insurance Co (ING)	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Select Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Nonsmoker
	Standard Tobacco	Standard Smoker

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
SBLI	Preferred Plus Nonnicotine	Preferred Nonsmoker
	Preferred Nonnicotine	
	Select Nonnicotine	Standard Nonsmoker
	Standard Nonnicotine	
	Preferred Nicotine	Preferred Smoker
	Standard Nicotine	Standard Smoker
Security Connecticut	Super Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Nonsmoker	Standard Nonsmoker
	Standard Smoker	Standard Smoker
State Farm	Preferred	Preferred Nonsmoker
	Nontobacco	Standard Nonsmoker
	Tobacco	Standard Smoker
Sun Life	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Best	
	Preferred Nontobacco	
	Standard Best	Standard Nonsmoker
	Standard Nontobacco	
	Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
	Tobacco	
Symetra Life	Preferred Best Nonnicotine	Preferred Nonsmoker
	Preferred Plus Nonnicotine	
	Preferred Nonnicotine	
	Nonnicotine	Standard Nonsmoker
	Standard Plus Nicotine	Preferred Smoker
	Nicotine	Standard Smoker
Transamerica (TLIC and TFLIC)	Preferred Plus	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Plus	Standard Nonsmoker
	Standard Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Travelers	Preferred Plus	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Smoker	Standard Smoker

TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
United States Life Ins Co in the City of NY	Nonsmoker Preferred Plus	Preferred Nonsmoker
	Nonsmoker Preferred	
	Nonsmoker Standard Plus	Standard Nonsmoker
	Nonsmoker Standard	
	Preferred Smoker	Preferred Smoker
	Standard Smoker Smoker	Standard Smoker
West Coast Life	Super Preferred	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Plus	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Western Reserve Life	Preferred Elite Nontobacco	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
Woodmen of the World	Super Preferred Non-Tobacco	Preferred Nonsmoker
	Preferred Non-Tobacco	
	Standard Non-Tobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Zurich Kemper	Premier	Preferred Nonsmoker
	Preferred Nontobacco	
	Select Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker



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AEGON companies

**This listing is just a guide.
Eligibility is subject to underwriter's approval.**