



Relax.

Our Enhanced Underwriting Guidelines Have You Covered.

Relax, take a deep breath, and count to 10...Transamerica's Top 10 underwriting enhancements that is. And just think, these are only a few of the ways we're working to improve our underwriting offers. If you haven't looked into Transamerica's underwriting in a while, here are 10 great ways we have you covered.

1. Enhanced financial underwriting guidelines.

Enhanced financial underwriting guidelines now calculate based on net worth, income and current in-force policies, irrespective of estate tax liability.

2. Improved family history guidelines: gender-specific cancers.

Applicants who have a family history of cancer may qualify for Preferred Status on some types of cancer that are gender specific.

3. Improved family history guidelines: age of applicant.

Family history will now be waived for Preferred Status, if the applicant is age 60 or above (age 65 or above for Preferred Plus).

4. Improved Swiss Re manual guidelines.

Significant changes are being made to the Swiss Re Underwriting Manual that may improve offers and allow Standard or Preferred ratings, where previously these offers were not available.

5. Asthmatics may now be eligible for Preferred Status.

Individuals with asthma—even those taking chronic medications—may now qualify for Preferred Status, on a case-by-case basis, provided the applicant is:

- Between the ages of 25-65, and
- A non-smoker, and
- Has not been hospitalized for asthma in the last five years

6. MCAS testing for ages 71 and older.

As announced in February, we have implemented the MCAS (Minnesota Cognitive Acuity Screen) for a simpler, faster and more accurate cognitive screen for applicants ages 71 and older.

7. Expanded jumbo limits.

If the applicant has signed an absolute assignment form, a 1035 policy being exchanged for Transamerica coverage can now be excluded from jumbo limit calculations. (Subject to receipt and approval of all forms.)

8. Enhanced offers for low-substandard risks.

Underwriting guidelines have increased leniency for various impairments, provided no other conditions apply. With these more liberal guidelines, as opposed to a Table B or Table C, an applicant may be eligible to receive a Standard Rating.

9. Cancer applicants may now be considered for Preferred Status.

Preferred Status may be considered for some applicants who have had no recurrence of cancer in the past 10 years. Details to follow.

10. XRAE (Express Risk Assessment Exchange).

XRAE will be available soon to provide agencies with instant, accurate responses to rapid reviews.

Contact us today!

Underwriting to Make Life a Little Easier

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