

# UPDATED GUIDELINES

WE'RE MAKING CHANGES TO HELP  
YOU WEATHER THE STORM

**The COVID-19 pandemic has impacted the industry in many ways, including limiting access to paramedical exams. We are now offering additional options to satisfy medical requirements on new cases which includes increased non-medical guidelines for clients through age 55.\***

- Starting on 4/8/2020, these new guidelines will be in effect until further notice for *Trendsetter<sup>®</sup> Super*, *Trendsetter<sup>®</sup> LB*, *Transamerica Financial Foundation IUL<sup>®</sup>*, and *Transamerica Lifetime<sup>SM</sup>* current medical guidelines for clients through 75 years old
- 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 on clients over the age of 75 for all life insurance products and unable to offer LTC Riders or Chronic or Critical Living Benefit riders on individuals ages 56-75 on all products and face amounts
- Requests to reduce face amounts to nonmed levels to waive medical requirements will be honored; contact your Underwriter to request this

See chart on back page.

\* Normal age and amount requirements will continue to be required.  
No additional considerations will be given for insureds over age 55 (age 56+).

**This chart outlines options to satisfy medical requirements on new cases that include increased non-medical 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; no additional considerations will be given.	Will not be accepted. Please do not submit these cases.
\$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®/Trendsetter® LB</i> - nonmedical part 2</li> <li><i>Lifetime Whole Life<sup>SM</sup></i> - Medical History Questions part II</li> </ul> </li> </ul> <p><b>Product and rate classes available with alternative requirements:</b></p> <ul style="list-style-type: none"> <li><b><i>Transamerica Financial Foundation IUL® &amp; Lifetime Whole Life<sup>SM</sup></i></b>: Preferred NT / Tobacco</li> <li><b><i>Trendsetter® Super</i></b>: Standard Plus / Standard smoker</li> <li><b><i>Trendsetter® LB</i></b>: (Face \$250,000 and above) : Standard Plus / Standard smoker</li> <li><b><i>Trendsetter® 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 a COVID-19 3 question PHI or other requirements if necessary.</p> <p>**All classes are available at traditional underwriting requirements (see agent guide for requirements).</p>	<p><b>During this period we will not be able to offer the Long Term Care Rider or the Chronic &amp; Critical Accelerated Death Benefit Riders (Living Benefits).</b></p> <p>Cases rated over Table B for the following conditions (Cardiac, Cancer, Respiratory, Hypertension, Diabetes) will require referral to our Medical department for consideration.</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®/Trendsetter® LB</i> - nonmedical part 2</li> <li><i>Lifetime Whole Life<sup>SM</sup></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>Full Labs from an MD/PCP completed within the last year. (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.**