

# GUARANTEED

# WITH EASE

**TRANSAMERICA LIFETIME<sup>SM</sup>**  
**PRODUCT HIGHLIGHTS**

10/19

Your clients deserve to know what they're getting with their whole life policy, and with *Transamerica Lifetime<sup>SM</sup>*, it's a triple guarantee: Guaranteed\* level death benefit, guaranteed level premiums, and a guaranteed cash value – not to mention the living benefit riders you've come to love.

FACE AMOUNT	\$25,000-\$2,000,000
ISSUE AGES	To age 100–pay option: 15 days to 80 10-year pay option: 15 days to 80 20-year pay option: 15 days to 79 30-year pay option: 15 days to 69
PREMIUM PERIOD	Level premiums to age 100 10-year paid up 20-year paid up 30-year paid up
MATURITY DATE	Attained age 121
RIDERS	Accidental Death Benefit Rider Children's Benefit Rider Chronic Illness Rider (min FA: \$100k) Critical Illness Rider (min FA: \$100k) Disability Waiver of Premium Guaranteed Insurability Rider Income Protection Option Term Insurance Rider <sup>1</sup> Terminal Illness Accelerated Death Benefit Rider
UNDERWRITING CLASSIFICATIONS (Preferred Classes minimum \$100k)	Preferred Elite Preferred Plus Preferred Nontobacco Preferred Tobacco Tobacco Juvenile
<b>EXPRESS PROTECT UNDERWRITING<sup>SM</sup></b> <b>FLUIDLESS ACCELERATION LIMITS</b>	Ages 0-65: Up to \$499,999 Ages 0-55: Up to \$999,999 Ages 18-45: Up to \$1,999,999

<sup>1</sup>Term Insurance Rider is limited to 3x the base policy face amount.

\*Guarantees are based on the claims paying ability of the issuing company.





# ***EXPRESS PROTECT UNDERWRITING***<sup>SM</sup>

## **NEW ACCELERATED UNDERWRITING**

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**We understand you're busy, which is why we're making it easier than ever to do business. Our new streamlined underwriting process is designed for faster issuing, more consistent application decisions, and seamless functionality.**

- **New electronic application process:** Help minimize those back-and-forth application pains with our iGO e-App®. This allows you to capture as much information as possible from applicants during their first submission, even allowing for fluidless acceleration.
- **Automated:** Several medical and financial risk factors traditionally handled by an underwriter are now being automated. This means only the cases that need manual intervention will be processed by the underwriting team.
- **Fluidless Acceleration:** Some clients may qualify for Fluidless Acceleration and accelerated underwriting decision without the need for traditional fluids (blood and urine). Please see the age/face amount parameters to see if your client is a candidate.
- **Best classes available:** In the past, clients could only exceed the standard rate class through full underwriting (exams/labs). Now the best two preferred classes, plus juveniles and nonmedical, may qualify for the fluidless acceleration and an express protect decision.
- **Avoid unnecessary requirements:** Transamerica will order paramed physical findings and labs only when needed.
- **New teleinterview process:** Depending on the case, your client may qualify for a teleinterview exam over the phone. Convenient and available 24/7, this allows an examiner to obtain your clients medical history over the phone and helps get cases issued faster.

Transamerica Lifetime is a whole life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form # ICC19TPWL12IC-1018. Policy and rider form and numbers may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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