

WE ARE HERE FOR YOU

- " Implemented a work from home strategy for all employees
- " Donated \$500,000 to Direct Relief
- " Providing thought leadership on market volatility
- " Established a COVID-19 Landing Page
- *i* Implemented competitive underwriting guidelines with increased non medical options.



EXPANDED NONMEDICAL LIMITS

Insureds thru age 55 & Face amounts thru \$1,000,000:

Products and Best Risk Class Available:

- Transamerica Financial Foundation IUL[®]: Preferred/Tobacco
- *Trendsetter[®] Super & Trendsetter[®] LB : Standard Plus/Standard smoker*
- *Lifetime Whole Life: Preferred/Tobacco*

Updated Underwriting Guidelines:

- Nonmedical Part II for <u>Trendsetter Super & LB</u>; long form app U327 for <u>FFIUL</u>; Part II Medical history questions for <u>Lifetime Whole Life</u>
- The underwriter may order a PHI which includes a COVID-19 3 Question PHI (Lifetime Whole Life will include a reply to memo (RTM) in place of PHI) or other requirements
- ["] Long Term Care Rider & Living Benefit Riders are available and are subject to Underwriting

TEMPORARY OPTIONS FOR UW REQUIREMENTS

Insureds thru age 55 & Face amounts thru \$2,000,000:

Products and Best Risk Class Available:

- Transamerica Financial Foundation IUL[®] : All risk classes available
- Trendsetter[®] Super & Trendsetter[®] LB : All risk classes available
- *Lifetime Whole Life: All risk classes available*

Updated Medical Requirements in lieu of traditional paramed and fluids:

- Nonmedical Part II for <u>Trendsetter Super & LB</u>; long form app U327 for <u>FFIUL</u>; Part II Medical history questions for <u>Lifetime Whole Life</u>
- " AND one of the following:
 - "Paramed exam/labs/labslip completed by other carriers within the last 12 months
 - PCP Exams/Labs completed within the last 12 months. Agent/insured must provide to Transamerica. The Underwriter will determine if the information received is sufficient to make an offer and at what rate class
- ⁷ Long Term Care Rider & Living Benefit Riders are available subject to Underwriting

TRANSAMERICA LIFETIME WL

For Transamerica Lifetime cases:

- ["] Normal Non-medical guidelines are still in place for Transamerica Lifetime.
- Please follow the normal process since the majority of these cases are currently being approved without the need for a paramedical exam and labs.
- The temporary underwriting guidelines can be used for the small number of cases that require an exam and labs.
- ["] Ages 56-75: Living Benefits Riders not currently available

Initial Age And Amount Requirements	15 days – 17 years	18 – 45	46 – 55	56 – 65	66 – 75
\$25,000 – \$499,999	Medical History ³ Questions	Medical History ³ Questions	Medical History ³ Questions	Medical History ³ Questions	Teleinterview ⁴ Completes Part II BCP HOS Vitals
\$500,000 – \$999,999	Medical History ³ Questions	Medical History ³ Questions	Medical History ³ Questions	Teleinterview ⁴ Completes Part II BCP HOS Vitals	Teleinterview⁴ Completes Part II BCP HOS Vitals
\$1,000,000 – \$1,999,999	N/A	Medical History ³ Questions	Teleinterview ⁴ Completes Part II BCP HOS Vitals	Teleinterview ⁴ Completes Part II BCP HOS Vitals	Teleinterview⁴ Completes Part II BCP HOS Vitals
\$2,000,000	N/A	Teleinterview ⁴ Completes Part II BCP HOS Vitals	Teleinterview ^₄ Completes Part II BCP HOS Vitals	Teleinterview ⁴ Completes Part II BCP HOS Vitals	Teleinterview ⁴ Completes Part II BCP HOS Vitals

May be eligible for fluidless acceleration^{1,2}

Traditional requirements

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¹ Juveniles (0-17) not eligible for International Underwriting

² International Underwriting ineligible for straight through and fluidless processing

³ Agent completes the medical questions with the consumer

Vendor asks medical history questions over the phone with consumer

Transamerica reserves the right to request other evidence of insurability as it deems necessary **Note:** Nonmed is only available to residents of the United States and Puerto Rico. Nonmedical application (Part 2) and HIPAA notice required for all nonmed business

UW REQUIREMENTS

Insureds **ages 56 thru 75** & all face amounts:

Products and Best Risk Class Available:

- Transamerica Financial Foundation IUL[®]: All risk classes available
- *Trendsetter[®] Super: All risk classes available*
- Lifetime Whole Life: All risk classes available

Updated Underwriting Guidelines:

- " Traditional Underwriting Normal age and amount requirements will continue to be required
- " Rated over Table B for the following conditions (Cardiac, Cancer, Respiratory, Hypertension, Diabetes) and will require referral to our Medical department for consideration
- " Long Term Care Rider & Living Benefit Riders not currently available

Insureds thru age 75 on traditionally nonmedical face amounts*:

Updated Underwriting Guidelines:

- No Changes to initial underwriting requirements
- ["] Ages 56-75: Long Term Care Rider and Living Benefits Riders not currently available

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* Varies by age and product

ADDITIONAL GUIDELINES

Insureds over age 75 at all face amounts:

Updated Underwriting Guidelines:

- We are not currently accepting applications for proposed insureds over age 75
- ⁷ Please do not submit these cases

Insureds thru age 75 and face amounts over \$2,000,000 :

Normal age and amount requirements will continue to be required.

Juvenile guidelines will remain the same

Non-Med POS/ FastTrack will remain the same.



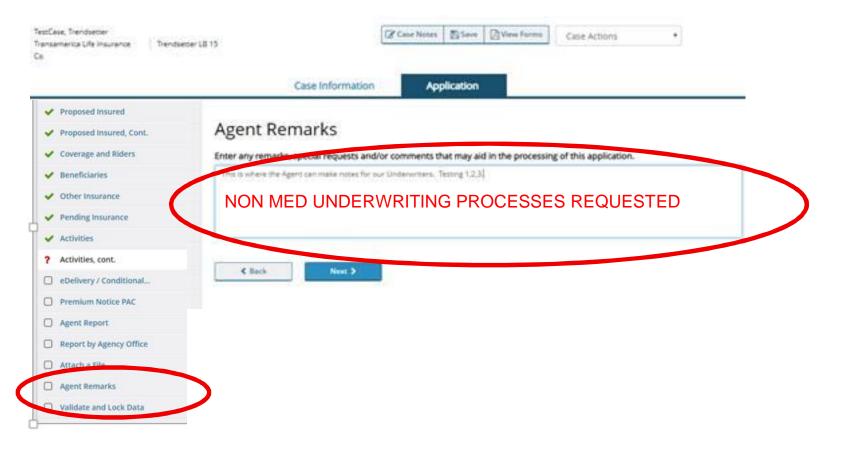
APPLICATION PART II

- With no Paramed or Fluids, the Part II is critical
- " You are the field **underwriter**!
- Choose ‰ull+Application on iGo and complete Part I & Part II
- " Not available with Express app
- " Ensuring the Part II is completed accurately and matches the data, will help expedite the process
- Data that doesnot align, may require additional requirements

IGO AND PART II – TERM

20					
	Case Information Application				
 Proposed Insured 					
 Proposed Insured, Cont. 	Activities, cont.				
 Coverage and Riders 	Do you have a driver's license?				
✓ Beneficiaries	○ Yes ● No				
Other Insurance	Except as a passenger on a regularly scheduled flight, has the Proposed Insured flown within the past 2 years, or does the Proposed Insured have plans to fly in the future other than as a passenger?				
 Pending Insurance 	Ves No				
 Activities 	Have you ever been convicted of a felony, misdemeanor, or infraction other than a traffic violation?				
? Activities, cont.	Ves No				
eDelivery / Conditional	Are you a member of the armed forces including reserves? Intend to become a member? Any deployment orders outside the U.S.				
	Ves No				
Premium Notice PAC	Is the Proposed Insured currently in bankruptcy or has the Proposed Insured been the subject of any voluntary or involuntary bankruptcy proceeding pending within the last 12 months?				
Agent Report	○ Yes ● No				
Report by Agency Office					
Attach a File	Application Part 2 Non-Medical Health Listony				
Agent Remarks	Do you want to complete the Application Part 2 Non-Medical Health History?				
Validate and Lock Lata	◯ Yes ◯ No				

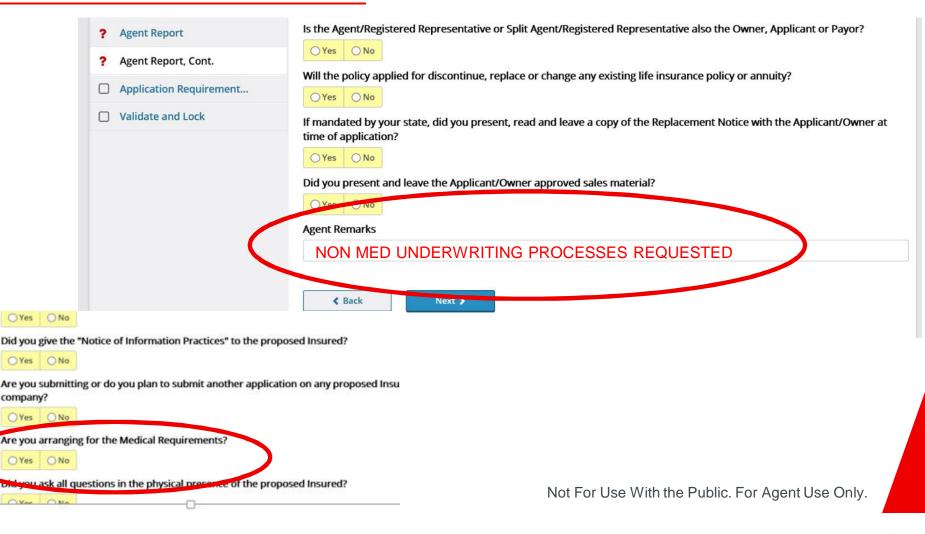
IGO AND PART II – TERM

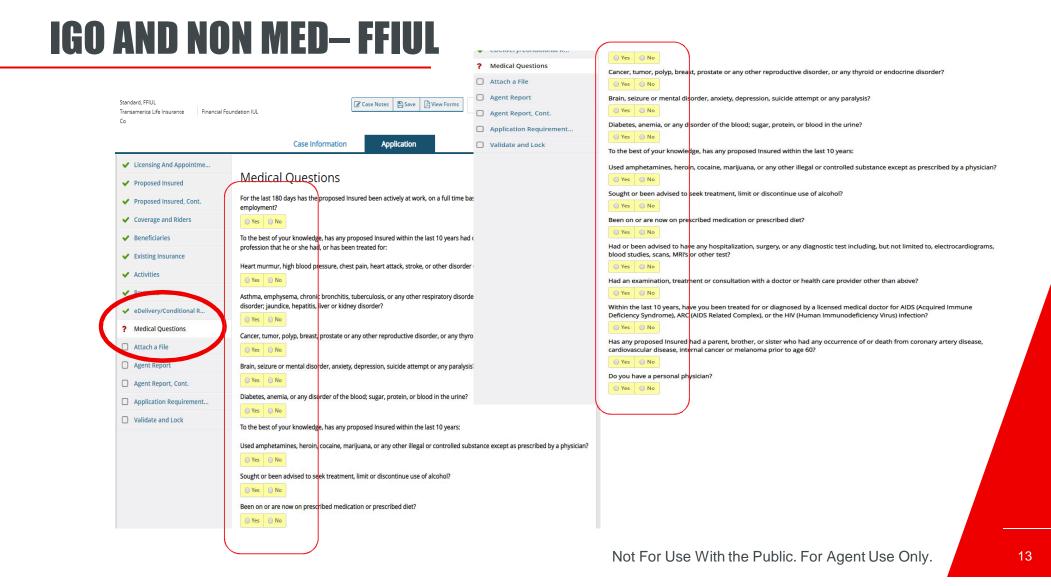


IGO AND NONMED- FFIUL

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IGO AND NONMED-FFIUL







AVAILABLE RESOURCES

- " Transamerica COVID-19 Insurance Landing Page . see email for link to landing page
- " Monitoring the Markets https://www.transamerica.com/lp/monitoring-the-markets/
- " A message from our President and CEO . http://transmerica.com

THANK YOU

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