

Introducing *Juvenile Whole Life Express*

Lifelong protection starts today



Juvenile life insurance is now faster than ever!

Death benefit protection may not be something we want to think about for an infant or child. However, juvenile life insurance for individuals who are aged 15 days to 17 years old provides several benefits even when a client's family remains happy and healthy like we all envision.

Benefits include:

- Permanent life insurance coverage for children with a 100% instant-decision application process
- Up to \$100,000 permanent life insurance protection with guaranteed level premiums
- Personalized loss support from a dedicated care team when families need it most (based on state availability)

Below are the application guidelines for:

Transamerica Life Insurance Company: *Juvenile Whole Life Express* (JV Express)

Face amounts through \$100,000

Underwriting requirements:

- Coverage on all siblings should be similar.
- Parent(s) must witness the application and complete the medical history declarations for the juvenile.
- The owner of the policy must be the parent.
- The parent, juvenile, and owner must reside in the U.S. permanently either as a U.S. citizen or with a visa type that is not considered temporary or uninsurable based on our international underwriting guidelines.

Key product features:

- Up to \$100,000 in coverage
- 100% instant-decision underwriting
- Immediate coverage pending policy approval
- No pending or underwriting requirements
- Permanent coverage with guaranteed level premiums

The *Transamerica Juvenile Whole Life Express*, policy form number ICC23 TPWL14IC-0123, is issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary, and this product may not be available in all jurisdictions.

Not available in New York.

The express application process for Juvenile rate class is not available in California, Guam, New York, Puerto Rico, U.S. Virgin Islands, or Washington. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

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