

# NO PAIN, ALL GAIN

LESS TIME, MORE COVERAGE, AND BEST RATES  
WITH OUR EXPANDED NONMEDICAL UNDERWRITING



TRANSAMERICA®



**Not only does expanding nonmedical underwriting guidelines make it easier for your customers to get life insurance protection, it also makes it possible for your healthiest clients to qualify for the lowest rates.**

### EXPANDED NONMEDICAL UNDERWRITING

Transamerica is committed to making it easier to do business with us. Effective April 24, 2021, we expanded nonmedical eligibility to higher face amounts and all risk classes. This means more applicants than ever will not need a medical exam.<sup>1</sup> The new underwriting affects the majority of our business, with approximately 83% of submitted cases falling within the new nonmedical limits.<sup>2</sup>

#### **TRENDSETTER® SUPER & TRANSAMERICA FINANCIAL FOUNDATION IUL® (FFIUL)**

- \$100,000–\$2,000,000, ages 18–45, all risk classes available
- \$100,000–\$1,000,000, ages 46–55, all risk classes available
- All riders available at the above age/face amounts

#### **TRENDSETTER® LB**

- \$100,000–\$249,999, ages 18–60 (18–55 Preferred Nonsmoker available, ages 56–60 up to Standard Risk Class available)<sup>3</sup>
- \$250,000–\$2,000,000, ages 18–45, all risk classes available
- \$250,000–\$1,000,000, ages 46–55, all risk classes available

#### **BAND 1**

- Up to \$99,999 for FFIUL, *Trendsetter LB\**, and *Trendsetter Super*
- Best Risk Class: Standard
- No changes to Point of Sale Decision Program

\* Minimum issue age 23 for Trendsetter LB Band 1

#### **BENEFITS OF EXPANDED NONMEDICAL LIMITS**

- Improves overall experience
- Less invasive underwriting
- Access to the best risk classes
- Faster underwriting decisioning
- Quicker speed to issue

### BEST RATES FOR YOUR HEALTHIEST CLIENTS

**Our new nonmedical underwriting guidelines have replaced our previous COVID-19 guidelines.** During COVID-19, the best risk class available was Standard Plus for *Trendsetter Series* and Preferred Nontobacco for FFIUL. Now, with new expanded nonmedical, your healthiest clients may qualify for our best risk classes and enjoy lower premiums that may result from eligibility for all risk classes. **This can mean more coverage for less money and with less hassle compared to previous nonmedical underwriting options.**

In the following examples, the three clients have different stories and different needs. What they have in common is living a healthy lifestyle and staying physically fit. And now, with access to our best risk classes, they can all appreciate a mix of increased coverage and lower premiums — all without the inconvenience of scheduling and meeting with a paramed examiner.

## Example One

At age 55, Jane, purchases a 20-year term insurance policy with a face amount of \$1 million.

With Transamerica's new expanded nonmedical underwriting guidelines, Jane may qualify for Preferred Plus risk class and **pay \$1,050 (36%) less** on her annual premium when compared to purchasing the policy while the COVID-19 guidelines were in place.

JANE, 55, \$1,000,000 TRENDSETTER SUPER, 20-YEAR TERM		
	Best Risk Class Available	Annual Premium <sup>4</sup>
Previous COVID-19 Nonmedical	Standard Plus	\$2,920
New Expanded Nonmedical	Preferred Plus	<b>\$1,870</b>

## Example Two

Rick, 45, wants to ensure his wife and children are financially protected if something unforeseen should happen to him.

Under COVID-19 underwriting guidelines, Rick could only qualify for nonmedical underwriting for up to \$1,000,000 for *Trendsetter Super*. For higher face amounts, he had additional underwriting requirements.

Rick's annual premium for \$1,000,000 would have been \$1,610. But with the new nonmedical underwriting guidelines, Rick can get **twice the life insurance coverage for 25% more premium**.

RICK, 45, \$2,000,000 TRENDSETTER SUPER, 20 YEAR TERM			
	Maximum Face Amount	Best Risk Class Available	Annual Premium <sup>4</sup>
Previous COVID-19 Nonmedical	\$1,000,000	Standard Plus	\$1,610
New Expanded Nonmedical	\$2,000,000	Preferred Plus	<b>\$2,010</b>

## Example Three

Andre, 45, a successful businessman, wants an IUL insurance policy that provides the flexibility and control to meet ever-changing life needs.

During COVID-19, the best risk class available to Andre was Preferred Nontobacco. But with our new expanded nonmedical coverage, Andre qualifies for our Preferred Elite risk class and **pays \$1,024 (18%) less** in annual premiums assuming ten-pay premium solve and no change to charges or the 7.10% **non-guaranteed** maximum illustrated rate for Global Index Account.<sup>5</sup>

ANDRE, 45, \$250,000 FFIUL, TEN-PAY PREMIUM SOLVE, 100% GLOBAL INDEX		
	Best Risk Class Available	Annual Premium <sup>4</sup>
Previous COVID-19 Nonmedical	Preferred Nontobacco	\$5,587
New Expanded Nonmedical	Preferred Elite	<b>\$4,563</b>





**SHARE INCREASED COVERAGE, LOWER PREMIUMS, AND SIMPLICITY  
WITH YOUR CLIENTS TODAY.**

**It's that simple.**

Questions? Call your Transamerica Sales Desk today  
or visit [transamerica.com/insurance-updates](https://transamerica.com/insurance-updates).

<sup>1</sup> Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

<sup>2</sup> Based on internal Transamerica data.

<sup>3</sup> Cases entered in iGO e-App<sup>®</sup> for point of sale decision will be considered for standard nonsmoker rates at best.

<sup>4</sup> Rates accurate as of 10/1/2021

<sup>5</sup> The example shown is derived from a complete hypothetical illustration which assumes non-guaranteed elements will continue for all years. This is not likely to occur and actual results may be more or less favorable. All non-guaranteed elements are subject to change by the company. Keep in mind that the purpose of hypothetical illustrations is to show how a policy might work under different scenarios, including minimum interest rates at maximum guaranteed charges. Illustrations may not be used to predict or project future policy values. Prospective policy owners and producers should refer to a complete, personalized hypothetical sales illustration for guaranteed elements and other important information as well as the consumer brochure for the *Transamerica Financial Foundation IUL*<sup>®</sup>.

Juvenile guidelines have not changed. Non-U.S. residents not eligible for expanded nonmedical age/amounts.

Initial requirements age/amount charts will remain the same. For more details, please reference the underwriting guide. Nonmedical age/face amounts are not available on the Express application for FFIUL.

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