



# IMPORTANT UPDATES

We're making important changes to help keep your business running strong during uncertain times. Our new nonmed requirements will help you minimize face-to-face interactions, avoid traditional requirements, and most importantly, get policies placed quickly.

Here's what we've done to give you and your clients more options and flexibility.

## For clients up to (and including) age 55:

### 1. Changes to traditional paramed requirements

Up to \$2,000,000 with best risk class available. For your clients who have visited their doctors regularly, or have paramed from previous carrier.

Submit Transamerica Nonmedical Application Part 2, along with:

- Paramed and labslip/labs completed for another carrier within the past 12 months
- OR**
- Primary care physician exam and labs from within the past 12 months

Tip: Acceptable labs must include lipids, liver function tests, kidney function, and glucose. Measured height and weight must be included in the exam/physical notes.

### 2. Nonmed underwriting limits

Up to \$1 million

- *Transamerica Financial Foundation IUL*® and *Transamerica Lifetime*™ whole life: Preferred NT/Tobacco
- *Trendsetter*® *Super*: Standard Plus/Standard smoker
- *Trendsetter LB*® (Face \$250,000 and above): Standard Plus/Standard smoker

- *Trendsetter LB*: (Face \$100,000-\$249,999): Standard nonsmoker/Standard smoker

Submit Transamerica Nonmedical Application Part 2

- For *Transamerica Financial Foundations IUL*, use the long app form U327, to include all medical questions
- For *Trendsetter Super/Trendsetter LB*, use the Transamerica nonmed part 2

Tips

- Must specify in agent remarks or agent page that nonmed option is wanted
- Do not order exam/labs
- Do not apply for the top 2 rate classes (not available with the nonmed option)

Your clients have the opportunity to come back and have a year fully underwritten at our expense for best class consideration (with no adverse impact on current risk class).

### 3. Our fully underwritten option with our typical nonmed policies

## Clients age 56–75:

### Normal underwriting requirements

- *Transamerica Lifetime* allows for fluidless underwriting, up to \$499,999 and up to age 65
- If rated over Table B for cardiac, cancer, diabetes, hypertension, or respiratory conditions, a referral to our medical department will be required
- Living benefit and LTC Riders are NOT currently available for this age group

## Clients age 76+:

Due to circumstances stemming from COVID-19, Transamerica will not be accepting applications at this time on clients over the age of 75 for all life insurance products.



## STRONGER TOGETHER

Thank you again for your valued partnership and dedication. We'd like to share a few resources to help keep your business running strong:

- We're sharing a detailed [underwriting presentation](#) to keep you informed of new changes in response to COVID-19

- Before reaching out to your sales desk, [click here](#) to see answers to common questions
- Finally, be sure to bookmark our [Transamerica COVID-19 landing page](#) for all updates related to COVID-19



**If you have any questions, please call our sales desk at 866-545-9058.**

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