

# TOP & TOP PLUS

## PROGRAM DETAILS

## Two Programs with Accelerated Underwriting

Transamerica Life Insurance Company offers two accelerated underwriting programs that enable qualifying applicants to receive up to \$1 million in coverage. Under the Transamerica Opportunity Program (TOP) and Transamerica Opportunity Program Plus (TOP Plus), individuals who've been fully underwritten for term insurance within the past five years may be eligible for a 15, 20, 25 or 30-year Trendsetter® portfolio policy without a new medical exam.<sup>1</sup>

### Qualifying Applicants

	TOP	TOP Plus
Issue Ages*	18 – 60	18 – 50
Eligible Risk Classes of Previous Policy	Standard or Better	Preferred Plus or Similar Standard Plus or Similar
Previous Policy Issued Within**	The Past Five Years	The Past Three Years
Previous Policy Minimum Face Amount	\$100,000	\$100,000

\*Based on "Age Nearest" when applying for Trendsetter Super and "Age Last" when applying for Trendsetter LB

\*\*Previous policy need not be in force

### Coverage Eligibility

The maximum amount of new coverage is dependent on the rolling period from the original policy issue date to the new Trendsetter application date.

If previous coverage was issued within:	TOP Available Maximum Face Amount per Lifetime	TOP Plus Available Maximum Face Amount per Lifetime
One Year	\$1,000,000	\$1,000,000 <sup>2</sup>
Three Years	\$750,000	\$750,000 <sup>2</sup>
Five Years	\$500,000	N/A

<sup>1</sup> These are not Guaranteed Issue programs. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Program is subject to withdrawal at any time without notice from the Company.

<sup>2</sup> Cannot exceed the face amount of the previous policy.

## Additional Program Rules and Guidelines

- Must have been fully underwritten with blood work.
- Programs are not available to foreign nationals.
- Previous policy must be from our list of qualifying carriers including Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company.
- MVR and Script Checks will be run on all TOP and TOP Plus applicants.
- Under TOP Plus the Trendsetter policy face amount may not exceed the original policy face amount (Not a requirement under TOP).
- Multiple policies adding up to the designated maximum face amount may be issued under the programs; however, new coverage may never amount to more than \$1,000,000 in total (combined total from TOP and TOP Plus) per individual life per lifetime.
- Term UL products are eligible to be topped under TOP or TOP Plus respectively. Carriers that have offered eligible Term UL are Genworth, Lincoln National, Protective, and Transamerica.
- Monthly Disability Income Rider requires full new business evidence for all TOP and TOP Plus applications.
- Maximum Company retention on one life is not to exceed \$5,000,000. Applications that would require us to exceed our maximum retention will require full new business evidence.
- The programs are designed as additive coverage, not as a replacement. They do not require any assignment or termination, nor do they alter the face amount and conversion option of the previously issued policy.

## Application Requirements

- Basic application is APA 40 and the non-medical report is MPN 1. The programs do not require, nor do they have, a unique application. All of the new business supplemental forms and disclosures are still required.
- A copy of the previously issued term policy face page and data pages.<sup>3</sup>
- Any additional signed state-specific authorizations and disclosures required to transact new life insurance business.

*Note: A note in the "Remarks" section of the application should indicate that the policy is being applied for under the TOP or TOP PLUS program. For Transamerica policies being "topped," the policy number should be included in the "Remarks" section.*

<sup>3</sup> Additional policy data page may be required to show the name of insured, date of issue, face amount and risk class. If using a Transamerica policy, the policy number (noted in the remarks or cover letter) can be used instead of copied policy pages.

Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. (Policy Form Nos. 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107, respectively) **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. This policy is not available in New York.

Trendsetter® LB is term life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. TL19. **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. This policy is not available in New York.

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# TOP & TOP PLUS

## ELIGIBLE TERM CARRIERS

\* If applicant has a previously issued term policy that would otherwise qualify for the Preferred Plus or Standard Plus under TOP Plus, but is between 50 and 60 years of age (age nearest birthday for Trendsetter® Super and age last for Trendsetter® LB) or if the policy is between 3 and 5 years old, they can still qualify for a “non-plus” class with the TOP Program. With TOP Plus, the new Trendsetter® policy cannot exceed the previously issued face amount. If a greater amount is desired, one can apply for TOP.

Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>All American Life</b>	Select Nontobacco (Class I, II)	Preferred Nonsmoker	✓	
	Select Nontobacco (Class III)	Standard Nonsmoker	✓	
	Standard Nontobacco (Class IV)	Standard Nonsmoker	✓	
	Select Tobacco (Class V)	Preferred Smoker	✓	
	Standard Tobacco (Class VI)	Standard Smoker	✓	
<b>Allianz</b>	Ultra Preferred Nontobacco	Preferred Plus	*	✓
	Super Preferred Nontobacco	Preferred Plus	*	✓
	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Allstate</b>	Preferred Elite	Preferred Plus	*	✓
	Preferred No-Tobacco	Preferred Nonsmoker	✓	
	Standard Select No-Tobacco	Standard Plus	*	✓
	Standard No-Tobacco	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>American General</b>	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Plus Nontobacco	Standard Plus	*	✓
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>American National (ANICO)<sup>1</sup></b>	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Plus Nontobacco	Standard Plus	*	✓
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	

<sup>1</sup> BudgetGuard is not eligible for TOP and TOP Plus

Company	Holder of This	May Apply for This	TOP	TOP Plus
<b>American United Life</b>	Elite Preferred Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Plus Nontobacco	Standard Plus	*	✓
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Americo<sup>2</sup></b>	Standard Nontobacco	Standard Nonsmoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Ameritas</b>	Preferred Plus Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Select Non-Tobacco	Standard Plus	*	✓
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>AmerUs</b>	Premier Non-Tobacco	Preferred Plus	*	✓
	Preferred Plus Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Aviva<sup>2</sup></b>	Premier Non-Tobacco	Preferred Nonsmoker	✓	
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Plus Non-Tobacco	Standard Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>AXA</b>	Preferred Elite Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Plus Non-Tobacco	Standard Plus	*	✓
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Bankers Life of NY</b>	Preferred Plus	Preferred Plus	*	✓
	Preferred Non Tobacco	Preferred Nonsmoker	✓	
	Standard Non Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	

<sup>2</sup> Acceptance within this program will be based on providing satisfactory evidence to Underwriting that the policy being "topped" was fully medically underwritten for face amounts of \$250,000 or less.

Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>Centrian Life</b>	Preferred Plus Nonnicotine	Preferred Plus	*	✓
	Preferred Nonnicotine	Preferred Nonsmoker	✓	
	Select Nonnicotine	Standard Plus	*	✓
	Standard Nonnicotine	Standard Nonsmoker	✓	
	Preferred Nicotine	Preferred Smoker	✓	
	Standard Nicotine	Standard Smoker	✓	
<b>Cincinnati Life</b>	Super Select Non-Smoker	Preferred Plus	*	✓
	Select Plus Non-Smoker	Preferred Nonsmoker	✓	
	Select Non-Smoker	Standard Plus	*	✓
	Ultra Standard Non-Smoker	Standard Nonsmoker	✓	
	Preferred Standard	Preferred Smoker	✓	
	Standard	Standard Smoker	✓	
<b>Columbus Life</b>	Super Preferred Non Tobacco	Preferred Plus	*	✓
	Preferred Plus Non Tobacco	Preferred Plus	*	✓
	Preferred Non Tobacco	Preferred Nonsmoker	✓	
	Standard Non Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Equitable Life</b>	Preferred Plus	Preferred Nonsmoker	✓	
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Federated Insurance Company</b>	Preferred Plus	Preferred Nonsmoker	✓	
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Fidelity and Guaranty Life</b>	Super Preferred Nontobacco	Preferred Nonsmoker	✓	
	Preferred Plus Nontobacco	Preferred Nonsmoker	✓	
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>First Investors Life</b>	Preferred Plus Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Standard Tobacco User	Standard Smoker	✓	

Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>General American</b>	Elite	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>Genworth/First Colony (American Mayflower in NY)<sup>3</sup></b>	Preferred Best No Nicotine	Preferred Plus	*	✓
	Preferred No Nicotine	Preferred Nonsmoker	✓	
	Select No Nicotine	Standard Plus	*	✓
	Standard Plus No Nicotine	Standard Plus	*	✓
	Standard No Nicotine	Standard Nonsmoker	✓	
	Preferred Nicotine	Preferred Smoker	✓	
	Standard Plus Nicotine	Standard Smoker	✓	
<b>Grange Life</b>	Executive Preferred Non-Smoker	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Standard Non-Smoker	Standard Nonsmoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>Guardian</b>	Elite	Preferred Plus	*	✓
	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nonsmoker	Standard Nonsmoker	✓	
	Standard (Smoker)	Standard Smoker	✓	
<b>Harleysville</b>	Premier	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Select Standard Nontobacco	Standard Plus	*	✓
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Select Standard Tobacco	Standard Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Hartford Life and Annuity Company</b>	Preferred Best	Preferred Plus	*	✓
	Preferred Plus	Preferred Plus	*	✓
	Preferred Non Nicotine	Preferred Nonsmoker	✓	
	Standard Non Nicotine	Standard Nonsmoker	✓	
	Preferred Nicotine	Preferred Smoker	✓	
	Standard Nicotine	Standard Smoker	✓	

<sup>3</sup> Term UL eligible for TOP and TOP Plus

Company	Holder of This	May Apply for This	TOP	TOP Plus
<b>Illinois Mutual<sup>4</sup></b>	Super Preferred	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Ultra Standard	Standard Plus	*	✓
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Indianapolis Life</b>	Premier/Preferred Plus	Preferred Plus	*	✓
	Preferred No Tobacco	Preferred Nonsmoker	✓	
	Standard No Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Jackson National</b>	Preferred Plus	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Jefferson Pilot</b>	Preferred Plus Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>John Hancock</b>	Super Preferred	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Plus Nonsmoker	Standard Plus	*	✓
	Standard Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>Kansas City Life</b>	Preferred Elite	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Legal &amp; General (Banner Life; William Penn Life in NY)</b>	Preferred Plus Nonsmoker	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Nonsmoker Plus	Standard Plus	*	✓
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	

<sup>4</sup> Previously issued term policy must have a policy date prior to 2013.

Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>Lincoln Benefit</b>	Preferred Elite	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Select Non-Tobacco	Standard Plus	*	✓
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>Lincoln National / Lincoln Financial (Lincoln Life &amp; Annuity Co. of NY)<sup>3</sup></b>	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>ManuLife</b>	Super Preferred	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Standard Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>Mass Mutual</b>	Ultra Preferred Non-Tobacco	Preferred Plus	*	✓
	Select Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Non-Tobacco Plus	Standard Plus	*	✓
	Non-Tobacco	Standard Nonsmoker	✓	
	Select Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>MetLife</b>	Elite Plus	Preferred Plus	*	✓
	Preferred Plus	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Standard Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>Midland National</b>	Preferred Plus	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Minnesota Life</b>	Preferred Select Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco Plus	Standard Plus	*	✓
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	

<sup>3</sup> Term UL eligible for TOP and TOP Plus



Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>MONY</b>	Ultimate Select	Preferred Nonsmoker	✓	
	Select	Preferred Nonsmoker	✓	
	Standard	Standard Nonsmoker	✓	
<b>National Life Insurance Company of Vermont</b>	Preferred Plus Non-Smoker	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>Nationwide</b>	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Standard Preferred	Preferred Smoker	✓	
	Standard	Standard Smoker	✓	
<b>New England Financial</b>	Select Preferred	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>New York Life</b>	Select Preferred Nonsmoker	Preferred Plus	*	✓
	Preferred Plus Nonsmoker	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Nonsmoker	Standard Nonsmoker	✓	
	Select Standard	Preferred Smoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard	Standard Smoker	✓	
Smoker	Standard Smoker	✓		
<b>North American</b>	Super Preferred Nontobacco	Preferred Plus	*	✓
	Premier Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Northwestern</b>	Select	Preferred Plus	*	✓
	Premier Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Plus Nontobacco	Standard Nonsmoker	✓	
	Premier Tobacco	Preferred Smoker	✓	
	Preferred Tobacco	Standard Smoker	✓	
	Standard Smoker	Standard Smoker	✓	

Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>Ohio National</b>	Super Preferred	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Select Non-Smoker	Standard Plus	*	✓
	Non-Smoker	Standard Nonsmoker	✓	
	Select Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>Old Mutual (OM Financial Life)</b>	Super Preferred Non-Tobacco	Preferred Plus	*	✓
	Preferred Plus Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Old Republic</b>	Preferred Plus	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>Pacific Life</b>	Super Preferred Nonsmoker	Preferred Plus	*	✓
	Select Nonsmoker	Preferred Plus	*	✓
	Preferred Plus Nonsmoker	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Standard Nonsmoker	Standard Nonsmoker	✓	
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>Penn Mutual</b>	Preferred Best	Preferred Plus	*	✓
	Preferred Plus	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>Phoenix Home Life</b>	Advantage Premier	Preferred Nonsmoker	✓	
	Advantage Select	Preferred Nonsmoker	✓	
	Advantage	Standard Nonsmoker	✓	
	Standard	Standard Smoker	✓	

Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>Primerica<sup>2</sup></b>	Preferred Plus Nonsmoker	Preferred Nonsmoker	✓	
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Nonsmoker	Standard Nonsmoker	✓	
	Smoker	Standard Smoker	✓	
<b>Principal Life</b>	Super Preferred Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Super Standard Nontobacco	Standard Plus	*	✓
	Standard Nontobacco	Standard Nonsmoker	✓	
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>Protective Life<sup>3</sup></b>	Select Preferred Non-Tobacco	Preferred Plus	*	✓
	Super Preferred Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Prudential (Pruco Life)</b>	Preferred Best	Preferred Plus	*	✓
	Preferred Plus	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Non-Smoker Plus	Standard Plus	*	✓
	Non-Smoker	Standard Nonsmoker	✓	
	Preferred Plus Smoker	Preferred Smoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>ReliaStar Life Insurance Co (ING, Security Life of Denver)</b>	Super Preferred Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Select Non-Tobacco	Standard Plus	*	✓
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	

<sup>2</sup> Acceptance within this program will be based on providing satisfactory evidence to Underwriting that the policy being "topped" was fully medically underwritten for face amounts of \$250,000 or less.

<sup>3</sup> Term UL eligible for TOP and TOP Plus

Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>SBLI</b>	Preferred Plus Nonnicotine	Preferred Plus	*	✓
	Preferred Nonnicotine	Preferred Nonsmoker	✓	
	Select Nonnicotine	Standard Plus	*	✓
	Standard Nonnicotine	Standard Nonsmoker	✓	
	Preferred Nicotine	Preferred Smoker	✓	
	Standard Nicotine	Standard Smoker	✓	
<b>Southern Farm Bureau Life Insurance Company</b>	Super Preferred Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>State Farm</b>	Elite Preferred	Preferred Plus	*	✓
	Super Preferred	Preferred Plus	*	✓
	Preferred Non-smoker	Preferred Nonsmoker	✓	
	Preferred	Preferred Nonsmoker	✓	
	Non-smoker	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Stonebridge Life<sup>5</sup></b>	Preferred Elite Non Tobacco	Preferred Plus	*	✓
	Preferred Plus Non Tobacco	Preferred Nonsmoker	✓	
	Preferred Non Tobacco	Standard Plus	*	✓
	Non Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Sun Life</b>	Super Preferred Non-Tobacco	Preferred Plus	*	✓
	Preferred Best	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Best	Standard Plus	*	✓
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
	Tobacco	Standard Smoker	✓	

<sup>5</sup> Previously issued term policy face amount must be \$100,001 or greater.

Company	Holders of This	May Apply for This	TOP	TOP Plus
<b>Symetra Life</b>	Preferred Best Nonnicotine	Preferred Plus	*	✓
	Preferred Plus Nonnicotine	Preferred Plus	*	✓
	Preferred Nonnicotine	Preferred Nonsmoker	✓	
	Nonnicotine	Standard Nonsmoker	✓	
	Standard Plus Nicotine	Preferred Smoker	✓	
	Nicotine	Standard Smoker	✓	
<b>Transamerica (TLIC and TFLIC)<sup>3</sup></b>	Preferred Plus	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Preferred Choice	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Standard Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
<b>Transamerica Family Markets (Prior to 1/21/2011)</b>	Preferred Elite Non Tobacco	Preferred Plus	*	✓
	Preferred Plus Non Tobacco	Preferred Nonsmoker	✓	
	Preferred Non Tobacco	Standard Plus	*	✓
	Non Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Transamerica Family Markets (1/21/2011 and later)<sup>3</sup></b>	Preferred Plus	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Preferred Choice	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>Travelers</b>	Preferred Plus	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>United of Omaha<sup>6</sup></b>	Preferred Plus Non-Tobacco	Preferred Nonsmoker	✓	
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Plus Non-Tobacco	Standard Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Standard Plus Tobacco	Standard Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	

<sup>3</sup> Term UL eligible for TOP and TOP Plus

<sup>6</sup> Acceptance within this program will be based on providing satisfactory evidence to Underwriting that the policy being "topped" was fully medically underwritten for face amounts of \$400,000 or less.

Company	Holder of This	May Apply for This	TOP	TOP Plus
<b>United States Life Ins Co in the City of NY</b>	Nonsmoker Preferred Plus	Preferred Plus	*	✓
	Nonsmoker Preferred	Preferred Nonsmoker	✓	
	Nonsmoker Standard Plus	Standard Plus	*	✓
	Nonsmoker Standard	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>West Coast Life</b>	Super Preferred	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
<b>Western Reserve Life (Prior to 1/21/2011)</b>	Preferred Elite Non Tobacco	Preferred Plus	*	✓
	Preferred Plus Non Tobacco	Preferred Nonsmoker	✓	
	Preferred Non Tobacco	Standard Plus	*	✓
	Non Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
<b>Western Reserve Life (1/21/2011 and later)</b>	Preferred Plus	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
<b>Woodmen of the World</b>	Super Preferred Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	

This listing is just a guide.  
Eligibility is subject to underwriter's approval.

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OL 2885 0215



# TOP & TOP PLUS

## APPLICATION SUBMISSION CHECKLIST

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:<sup>1</sup>

\_\_\_ Basic Application (APA-40)

**\*A note in the remarks section of the application indicating that the policy is being applied for under "TOP" or "TOP Plus" should be included.**

\_\_\_ Non-Medical Report - Part 2 (MPN-1)

\_\_\_ MIB Authorization

\_\_\_ All other signed state-specific authorizations and disclosures

\_\_\_ Face page and data pages of the previously fully underwritten policy from an eligible carrier  
If the previously issued policy is from TLIC/TFLIC, only the policy number needs to be supplied in the remarks or cover letter

These modified requirements remain as "initial" requirements and additional evidence may be requested as the Underwriter reviews the case.

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answers to health questions set forth in the application and is subject to underwriting approval. Underwriting will include information obtained from a Medical Information Bureau (MIB) screening, nonmedical, face page of previously issued term policy, and additional requirements which may be imposed based on information based on the MIB. These programs are subject to withdrawal at any time without notice from the Company.

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OL 2899 0612



Transamerica Life Insurance Company

an **AEGON** company



# MORE COVERAGE WITH LESS HASSLE.

LIFE INSURANCE ON YOUR TERMS



## TRENDSETTER<sup>®</sup> SERIES

### Added Security for Your Family

By purchasing life insurance recently, you've taken steps to provide security for your loved ones. But if recent changes in your life have you thinking you need more coverage, Transamerica Life Insurance Company now makes it easier to qualify for up to \$1,000,000 of additional life insurance.

Unlike the last time you applied for coverage, and had to take the time to provide blood work or a medical exam, qualifying applicants can now take advantage of Transamerica Life's hassle-free application program to purchase a new Trendsetter<sup>®</sup> Super term life insurance policy, without the standard medical underwriting requirements. Simply complete our application forms for a new Trendsetter Super policy, and we'll do the rest!<sup>1</sup>

Take a look at these sample Trendsetter Super monthly premiums for a Preferred Plus 20-year, \$500,000 policy:\*

	Age 30	Age 35	Age 40	Age 45	Age 50
Male	\$22	\$27	\$38	\$53	\$80
Female	\$19	\$22	\$31	\$42	\$63

\*Premiums are lower if paid annually.

## Contact us today to see if you qualify.

<sup>1</sup>This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application and is subject to underwriting approval. Underwriting will include information obtained from a Medical Information Bureau (MIB) screening, nonmedical, face page of previously issued term policy, and additional requirements which may be imposed based on information based on the MIB. The program is subject to withdrawal at any time without notice from the Company.

Trendsetter<sup>®</sup> Super 20 (Policy Form No. 1-304 11-107) is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **Premiums are guaranteed level for the first 20 years, then premiums increase annually beginning in year 21.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid. This policy is not available in New York.





<Insert Client Name/Company>  
<Insert Client Address>  
<Insert Client City, State, Zip>



### Consider Providing Them More...Without a Medical Exam

Dear <Insert Client Name>

I'm pleased to announce the Transamerica Opportunity Program (TOP) from Transamerica Life Insurance Company that can provide a quick and easy way to increase your life insurance coverage.

Because you have recently purchased an individual term life policy, you may qualify for up to \$1,000,000 of Trendsetter<sup>®</sup> term life insurance coverage – with a choice of level premium periods of 15, 20, 25 or 30 years – without the usual required medical exam.<sup>1,2</sup>

This program, along with Transamerica Life's competitive premiums, makes it easier to provide your family with more coverage. Take a look at these sample monthly premiums:

#### Sample monthly premiums for a Preferred Nonsmoker, \$500,000 policy<sup>3</sup>

	Age 40	Age 45	Age 50	Age 55	Age 60
Male	\$44.29	\$62.78	\$94.17	\$149.64	\$250.69
Female	\$36.12	\$49.88	\$72.24	\$113.95	\$195.65

\*Premiums are lower if paid annually.

For more information on how to take advantage of this program, contact us today.

Sincerely,

<Insert Field Agent Name>  
<Insert Field Agent Phone Number>

<sup>1</sup> TOP is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau (MIB) screening, nonmedical, face page of previously issued term policy, and additional requirements that may be imposed based on information from MIB. Program is subject to withdrawal at any time without notice from the Company. Maximum amount of new coverage is dependent on previous or current policy issue date.

<sup>2</sup> Trendsetter<sup>®</sup> Super 10 is not available with the TOP or TOP Plus program.

<sup>3</sup> Sample monthly premiums based on male and female Preferred Nonsmoker, \$500,000 death benefit coverage for Trendsetter Super 20. Premiums quoted are subject to change without notice.

Trendsetter<sup>®</sup> Super Series (Policy Form Nos. 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid. These policies are not available in New York.

The agent and/or agency mentioned above is an independent contractor representing Transamerica Life Insurance Company.

<Insert Client Name/Company>  
<Insert Client Address>  
<Insert Client City, State, Zip >



Dear <Insert Client Name>:

Congratulations! Transamerica Life Insurance Company has recognized you as a recent policy owner with "Plus" status and invites you to participate in the TOP Plus program, in which you could easily qualify for up to \$1,000,000 of additional life insurance.<sup>1</sup>

If you've experienced life changes in the past several years, you may require additional life insurance coverage. Now you can take advantage of a hassle-free program that can offer you additional term life insurance coverage of up to \$1 million, without undergoing a full medical exam.

Take a look at these sample premiums for a \$500,000 term life policy:

Sample Monthly Premiums for Male & Female Preferred Plus Nonsmoker for Trendsetter<sup>®</sup> Super 20

	Age 30	Age 35	Age 40	Age 45	Age 50
Male	\$22	\$27	\$38	\$53	\$80
Female	\$19	\$22	\$31	\$42	\$63

\*Premiums quoted are subject to change without notice. Premiums are lower if paid annually.

Give us a call or send in the information below today. We'll get back to you with your quote and application forms as soon as possible. If you have any questions, please don't hesitate to contact me.

Sincerely,

<Insert Agent Name>  
<Insert Agent Phone Number>

**PLEASE PRINT:**

Mr. / Mrs. / Ms. \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ ZIP: \_\_\_\_\_ Email Address: \_\_\_\_\_

Daytime Phone: ( ) \_\_\_\_\_ Evening Phone: ( ) \_\_\_\_\_

I would like a quote for the following face amount:<sup>2</sup>  \$250,000  \$500,000  \$750,000  \$1 million

I would like a quote for the following level premium:  15-year  20-year  25-year  30-year

<sup>1</sup> This is not a guaranteed issue program and is subject to underwriting approval. Qualification for coverage depends on the answers to health questions set forth in the new application and is subject to underwriting approval. Underwriting will include information obtained from a Medical Information Bureau (MIB) screening, nonmedical application form, face page of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. The maximum issue sum is \$1,000,000. The program is subject to withdrawal at any time without notice from the Company.

<sup>2</sup> Face amount cannot exceed the face amount of previously issued policy.

Trendsetter<sup>®</sup> Super Series (Policy Form Nos. 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy. Policy forms and numbers may vary, and these policies may not be available in all jurisdictions.** Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid. These policies are not available in New York.

The agent and/or agency mentioned above is an independent contractor representing Transamerica Life Insurance Company.

# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

If clients have been sold a term policy within the past 5 years  
and have been fully underwritten by an eligible carrier  
**CLICK** on the buttons below to view TOP and TOP Plus eligibility.

Which Trendsetter® product is your client applying for?

Trendsetter® Super

Trendsetter® LB

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

Return to Start

What underwriting class were they previously issued?

Preferred or  
Standard classes

Preferred Plus or  
Standard Plus classes

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

Return to Start

What underwriting class were they previously issued?

Preferred or  
Standard classes

Preferred Plus or  
Standard Plus classes

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

What age are they nearest?

Age 60 or younger

Over age 60

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER<sup>®</sup> SERIES

What is their current age?

Age 60 or younger

Over age 60

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

What age are they nearest?

Age 50 or younger

Between 51 and 60

Over age 60

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES





# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

What is their current age?

Age 50 or younger

Between 51 and 60

Over age 60

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

How long ago was the policy issued?

1 year or less

3 years or less

5 years or less

More than 5 years

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

How long ago was the policy issued?

1 year or less

3 years or less

5 years or less

More than 5 years

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# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

How long ago was the policy issued?

1 year or less

3 years or less

5 years or less

More than 5 years

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

How long ago was the policy issued?

1 year or less

3 years or less

5 years or less

More than 5 years

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

How long ago was the policy issued?

1 year or less

3 years or less

5 years or less

More than 5 years

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

How long ago was the policy issued?

1 year or less

3 years or less

5 years or less

More than 5 years

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

## TOP Program

Can qualify for up to \$1M\*

\*Regardless of previously issued face amount.

Can qualify for Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker or Standard Smoker Classes

### Application Requirements

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:

- Basic Application (APA-40) for new Trendsetter® policy  
**A note in the remarks section of the application indicating that the policy is being applied for under “TOP” or “TOP Plus” should be included.**
- Non-Medical Report—Part 2 (MPN-1)
- MIB Authorization
- All other signed state-specific authorizations and disclosures
- Copy of data pages of the previously fully underwritten policy from an eligible carrier showing name of insured, date of issue, face amount and risk class. If the previously issued policy is from TLIC or TFLIC, the policy number needs to be supplied in the remarks or cover letter.

These modified requirements remain as “initial” requirements and additional evidence may be requested as the Underwriter reviews the case.

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

## TOP Program

Can qualify for up to \$750K\*

\*Regardless of previously issued face amount.

Can qualify for Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker or Standard Smoker Classes

### Application Requirements

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:

- Basic Application (APA-40) for new Trendsetter® policy  
**A note in the remarks section of the application indicating that the policy is being applied for under “TOP” or “TOP Plus” should be included.**
- Non-Medical Report—Part 2 (MPN-1)
- MIB Authorization
- All other signed state-specific authorizations and disclosures
- Copy of data pages of the previously fully underwritten policy from an eligible carrier showing name of insured, date of issue, face amount and risk class. If the previously issued policy is from TLIC or TFLIC, the policy number needs to be supplied in the remarks or cover letter.

These modified requirements remain as “initial” requirements and additional evidence may be requested as the Underwriter reviews the case.

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

## TOP Program

Can qualify for up to \$500K\*

\*Regardless of previously issued face amount.

Can qualify for Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker or Standard Smoker Classes

### Application Requirements

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:

- Basic Application (APA-40) for new Trendsetter® policy  
**A note in the remarks section of the application indicating that the policy is being applied for under “TOP” or “TOP Plus” should be included.**
- Non-Medical Report—Part 2 (MPN-1)
- MIB Authorization
- All other signed state-specific authorizations and disclosures
- Copy of data pages of the previously fully underwritten policy from an eligible carrier showing name of insured, date of issue, face amount and risk class. If the previously issued policy is from TLIC or TFLIC, the policy number needs to be supplied in the remarks or cover letter.

These modified requirements remain as “initial” requirements and additional evidence may be requested as the Underwriter reviews the case.

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

## TOP Plus Program

Can qualify for up to \$1M\*

\*Must be equal to or less than previously issued face amount.  
Can qualify for Preferred Plus or Standard Plus classes

Or

## TOP Program

Can qualify for up to \$1M\*

\*\*Regardless of previously issued face amount.  
Can qualify for Preferred Nonsmoker, Preferred Smoker,  
Standard Nonsmoker or Standard Smoker Classes

### Application Requirements

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:

- Basic Application (APA-40) for new Trendsetter® policy  
**A note in the remarks section of the application indicating that the policy is being applied for under "TOP" or "TOP Plus" should be included.**
- Non-Medical Report—Part 2 (MPN-1)
- MIB Authorization
- All other signed state-specific authorizations and disclosures
- Copy of data pages of the previously fully underwritten policy from an eligible carrier showing name of insured, date of issue, face amount and risk class. If the previously issued policy is from TLIC or TFLIC, the policy number needs to be supplied in the remarks or cover letter.

These modified requirements remain as "initial" requirements and additional evidence may be requested as the Underwriter reviews the case.

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

## TOP Plus Program

Can qualify for up to \$750K\*

\*Must be equal to or less than previously issued face amount.  
Can qualify for Preferred Plus or Standard Plus classes

Or

## TOP Program

Can qualify for up to \$750K\*\*

\*\*Regardless of previously issued face amount.  
Can qualify for Preferred Nonsmoker, Preferred Smoker,  
Standard Nonsmoker or Standard Smoker Classes

### Application Requirements

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:

- Basic Application (APA-40) for new Trendsetter® policy  
**A note in the remarks section of the application indicating that the policy is being applied for under "TOP" or "TOP Plus" should be included.**
- Non-Medical Report—Part 2 (MPN-1)
- MIB Authorization
- All other signed state-specific authorizations and disclosures
- Copy of data pages of the previously fully underwritten policy from an eligible carrier showing name of insured, date of issue, face amount and risk class. If the previously issued policy is from TLIC or TFLIC, the policy number needs to be supplied in the remarks or cover letter.

These modified requirements remain as "initial" requirements and additional evidence may be requested as the Underwriter reviews the case.

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

Must be fully underwritten

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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PRODUCT DISCLOSURES



# TOP AND TOP PLUS PROGRAMS<sup>1</sup> INTERACTIVE CHART

TRENDSETTER® SERIES

Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. (Policy Form Nos. 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107, respectively) **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. This policy is not available in New York.

Trendsetter® LB is term life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. TL19. **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. This policy is not available in New York.

<sup>1</sup>These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.

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