



# INITIAL UNDERWRITING REQUIREMENTS CHART AND EXAM EXPIRATION

## UNDERWRITING

### Initial Underwriting Requirements Chart

	Trendsetter® Super/ Trendsetter® NY	All Other Products (Except IUL)	Issue Age							
			0–17	18–40	41–50	51–60	61–70	71–75	76–80	81+
Face Amount <sup>6</sup>	\$25,000 – 50,000 <sup>1</sup>	N/A	N/A	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$50,001 – 99,999 <sup>1</sup>	N/A	N/A	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	N/A	Up to \$99,999	Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$100,000 – 250,000		Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$250,001 – 500,000		Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$500,001 – 1,000,000		†	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
	\$1,000,001 – 2,000,000		†	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$2,000,001 – 3,500,000		†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$3,500,001 – 5,000,000 <sup>4</sup>		†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$5,000,001 – 10,000,000 <sup>4</sup>		†	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
\$10,000,001 and higher <sup>5</sup>		†	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram—interpretation to be done by HO (Home Office)

TRD = Treadmill Electrocardiogram—interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

# Initial Underwriting Requirements Chart for IUL Products

		Issue Age							
		0-17	18-40	41-50	51-60	61-70	71-75	76-80	81+
Face Amount	\$25,000 – 50,000 <sup>1</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$50,001 – 75,000 <sup>1</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$75,001 – 100,000	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Non-med <sup>2</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$100,001 – 250,000	Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$250,001 – 500,000	Non-med <sup>2</sup>	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$500,001 – 1,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG MVR <sup>3</sup>	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
	\$1,000,001 – 2,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$2,000,001 – 3,500,000	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$3,500,001 – 5,000,000 <sup>4</sup>	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	\$5,000,001 – 10,000,000 <sup>4</sup>	†	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
\$10,000,001 and higher <sup>5</sup>	†	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	

<sup>1</sup> Not available for foreign residence applicants.

<sup>2</sup> Non-med application (Part 2) and HIPAA notice required. Script check will be obtained by Home Office.

<sup>3</sup> MVRs will be ordered at Home Office discretion.

<sup>4</sup> Electronic inspection report ordered by Home Office.

<sup>5</sup> Third-party financial verification required.

<sup>6</sup> Face amount is reduced by 50% for joint survivor cases when determining Initial Underwriting Requirements needed for each proposed insured.

† Call Transamerica New Business & Underwriting Support Unit at (800) 295-3990 as applicable.

Business Beneficiary Inspection Report (BBIR) ordered for business coverage over \$2 million. Please refer to Product Guides to verify available face amounts for specific product. **Transamerica reserves the right to request other evidence of insurability as it deems necessary.**