



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 Amount⁴	\$25,000 – 50,000 ¹	N/A	N/A	Non-med ²	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$50,001 – 99,999 ¹	N/A	N/A	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	N/A	Up to \$99,999	Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$100,000 – 250,000		Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$250,001 – 500,000		Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG MVR ³	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 ³	Paramed BCP HOS ECG MVR ³	Paramed BCP HOS ECG MVR ³	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 ⁵		†	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 ⁵		†	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 ⁶		†	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	

¹ Not available for foreign residence applicants.

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

³ MVRs will be ordered at Home Office discretion.

⁴ Face amount is reduced by 50% for joint survivor cases when determining Initial Underwriting Requirements needed for each proposed insured.

⁵ Electronic inspection report ordered by Home Office.

⁶ Third-party financial verification required.

† 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.

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 ¹	Non-med ²	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$50,001 – 75,000 ¹	Non-med ²	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	75,001 – \$100,000	Non-med ²	Non-med ²	Non-med ²	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
	\$100,001 – 250,000	Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
	\$250,001 – 500,000	Non-med ²	Paramed BCP HOS MVR	Paramed BCP HOS MVR ³	Paramed BCP HOS MVR ³	Paramed BCP HOS ECG MVR ³	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 ³	Paramed BCP HOS ECG MVR ³	Paramed BCP HOS ECG MVR ³	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 ⁴	†	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 ⁴	†	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 ⁵	†	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	

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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

Underwriting Exam Expiration

Exam	Up to Age 70	Age 71 and Older
Paramed or Medical*	Good for 1 year	Good for 6 months
Part 2 (Non-med)	Good for 3 months	Good for 3 months
Resting Electrocardiogram (ECG)**	Good for 1 year	Good for 1 year
Treadmill (TRD)**	Good for 2 years	Good for 2 years
Inspection Reports (IR)	Good for 1 year	Good for 1 year
Personal Financial Supplement (PFS)	Good for 1 year	Good for 1 year
Home Office Urine Specimen (HOS) Blood Chemistry Profile (BCP)	Good for 1 year Please note that an underwriter can always request additional labs if there are abnormalities in the current results or there is other information that may cause concern.	Good for 6 months
Minnesota Cognitive Acuity Screen (CS)	N/A	Good for 6 months
Motor Vehicle Report (MVR)	Good for 6 months	Good for 6 months

*Paramed and Medical (Age 1–70)

- Exam valid for 3 months by itself
- Exam valid from 3 months to 6 months with a good health statement
- Exam valid from 6 months to a year with a newly completed Non-med Part 2 (Part 2 good for 3 months and must be completed, signed by the applicant and reviewed by an underwriter before issue)

Paramed and Medical (Age 71 and Older)

- An exam more than 2 months old will need a completed "Statement of Good Health." *Underwriters may order a Part 2 instead of the Statement of Good Health if they are concerned with the medical history and need more details.*
- An exam more than 6 months old will need a completed Paramed.

**ECG and TRD

- If Resting ECG or TRD records are available from a test conducted within the last 12 months, the test need not be repeated.
- A normal (standard rate) Treadmill ECG will be valid for 2 years with a current normal (standard rate) resting ECG (done within the last 90 days) for insureds up to age 70.



Transamerica Life Insurance Company
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AEGON companies