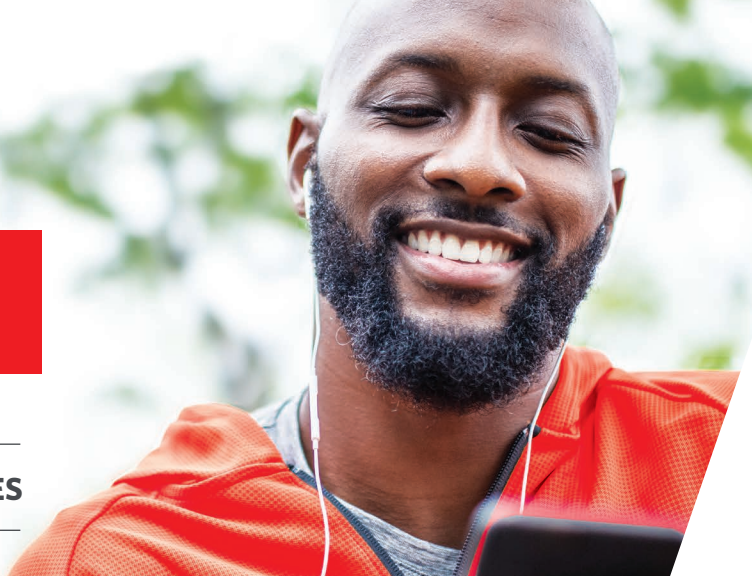


FLUIDLESS UNDERWRITING

LESS TIME, MORE COVERAGE, AND BEST RATES



Transamerica's digital underwriting solution for term and index universal life policies helps reduce underwriting and issue times for you and your clients, improving your overall new business submission experience. It also makes it possible for your healthiest clients to qualify for the lowest rates.

FLUIDLESS UNDERWRITING

Transamerica is committed to making it easier to do business with us. We offer fluidless underwriting guidelines with high face amounts and all risk classes. This means more applicants than ever will not need an appointment to collect labs and vitals.¹ The majority of our business falls within fluidless limits.

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

- \$25,000 to \$99,999, up to standard*
- \$100,000-\$2,000,000, ages 18-45, all risk classes available
- \$100,000-\$1,000,000, ages 46-55, all risk classes available
- Approved riders available at the above age/face amounts*

TRANSAMERICA FINANCIAL CHOICE IULSM

- \$250,000-\$2,000,000, ages 18-45, all risk classes available
- \$250,000-\$1,000,000, ages 46-55, all risk classes available
- Approved riders available at the above age/face amounts*

TRENDSETTER® LB

- \$25,000 to \$99,999, up to standard (minimum issue age 23)*
- \$100,000-\$249,999, ages 18-55, up to preferred nonsmoker available
- \$250,000-\$2,000,000, ages 18-45, all risk classes available
- \$250,000-\$1,000,000, ages 46-55, all risk classes available

BEST RATES FOR YOUR HEALTHIEST CLIENTS

With fluidless underwriting, 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.**

FLUIDLESS UNDERWRITING BENEFITS

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

* Age, face, and risk class requirements apply.





TRANSAMERICA®



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Questions? Contact your Transamerica sales desk today.



VISIT

[transamerica.com](https://www.transamerica.com)

¹ Not all applicants will qualify for fluidless underwriting. These are not guaranteed issue products and the underwriter reserves the right to request additional requirements. Initial requirements age/amount charts will remain the same. For more details, please reference the underwriting guide. Fluidless age/face amounts are not available on the Express application for FFIUL.

Requests to reduce face amount received during underwriting (or after application submission) will not alter requirements.

For foreign national business, please visit <https://www.transamerica.com/insurance/foreign-nationals-life-insurance>

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