

TRANSAMERICA TRANSMATCH PROGRAM



Our new TransMatch program may provide up to and including \$1 million in additional coverage for your clients with Transamerica, using our recently expanded nonmedical underwriting.

Under this new program, individuals who've been approved standard or better in the past 12 months by a company on our list of approved carriers may be eligible for a *Trendsetter® Super*, *Trendsetter® LB*, or *Financial Foundation IUL®* (FFIUL) with a comparable rate class or better.* It's part of our commitment to making a smarter, seamless, and simplified way of doing business.

* Subject to Transamerica product specifications; assumes individual has not previously been offered worse rating with Transamerica; assumes no change in medical history since other carrier approved coverage and no significant fast data hits.

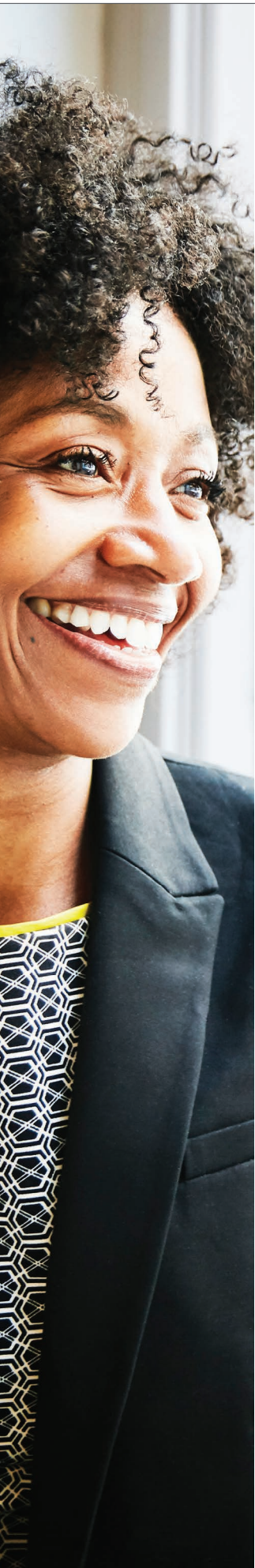
TRANSMATCH ELIGIBLE APPLICANTS	
Issue ages	18-55**
Risk classes of previous policy	Standard or better***
Previous policy issued within	12 months prior to Transamerica application submit date
Previous policy minimum face amount	\$100,000

TRANSMATCH COVERAGE ELIGIBILITY	
Face Amount	Up to and including 1 million
Riders	All Transamerica riders available subject to product guidelines****
Minimum Face Amount	Subject to product guidelines of Transamerica product applied for

** Age 46-55: Total non medically underwritten coverage with Transamerica can not exceed \$1,000,000. If the prior case was fully underwritten by Transamerica, the client can apply for up to an additional \$1,000,000 of coverage using the Transmatch program.

*** Previous policy issued standard or better with a TransMatch eligible carrier.

**** Additional forms or medical information may be needed to underwrite riders.



TRANSMATCH PROGRAM DETAILS

Additional Program Rules and Guidelines

- TransMatch program is not available to foreign nationals
- Previous policy must be from our list of qualified carriers
- MVR, MIB, Fast Data Check, and Script Checks will be run on all TransMatch applicants
- Individuals with over \$1 million of in force Transamerica life insurance are not eligible for the TransMatch program
- Age 46-55: Total non medically underwritten coverage with Transamerica can not exceed \$1,000,000. If the prior case was fully underwritten by Transamerica, the client can apply for up to an additional \$1,000,000 of coverage using the Transmatch program.
- *Trendsetter Super, Trendsetter LB, and FFIUL* are products eligible for the TransMatch program
- TransMatch eligibility is subject to review of total in force coverage for financial suitability
- The program is designed as additional coverage, not as a replacement; it does not require any assignment or termination, nor does it alter the face amount and conversion option of the previously issued policy
- Program can be canceled or modified at any time
- Living Benefits and LTC Riders available on new policy; rider availability is based on the rider eligibility of Transamerica product being applied for

Application Requirements

- For FFIUL, the long form U327 application is required; For Trendsetter Series products, the APA application and Part 2 non-medical are required
- A copy of the issued policy declarations page(s) to include the individual's name, carrier name, face amount, rate class, and policy effective date*****
- All new business supplemental forms, rider forms, and disclosures are required, including any additional signed state-specific authorizations and disclosures required to transact new life insurance business
- The TransMatch program does not require, nor does it have, a unique application
- Cannot be submitted on the FFIUL express app

Notice: A note in the "Remarks" section of the application should indicate that the policy is being applied for under the TransMatch program. For existing Transamerica policyholders, the policy number should also be included in the "Remarks" section.

***** If the declarations page is provided after the application is received, it must include the Transamerica policy number applied for.

TRANSMATCH—ELIGIBLE CARRIERS

<p>With Transamerica TransMatch in kind coverage is not required. TransMatch allows for:</p>	<ul style="list-style-type: none"> • Term Life Insurance to Term Life Insurance • Permanent Life Insurance to Permanent Life Insurance • Term Life Insurance to Permanent Life Insurance • Permanent Life Insurance to Term Life Insurance
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ALLIANZ			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
NA	Preferred Plus	Preferred Plus Nontobacco	Preferred Elite
NA	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
NA	Standard Plus		Preferred
NA	Standard Nonsmoker	Standard Nontobacco	Nontobacco
NA	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
NA	Standard Smoker	Standard Tobacco	Tobacco
AMERICAN FAMILY			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Super Select	Preferred Plus		Preferred Elite
Select	Preferred Nonsmoker		Preferred Plus
Preferred	Standard Plus	Preferred	Preferred
Non-Nicotine	Standard Nonsmoker	Non-Nicotine	Nontobacco
Preferred Nicotine	Preferred Smoker		Preferred Tobacco
Nicotine	Standard Smoker	Nicotine	Tobacco
AMERICAN GENERAL (AIG)			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus Nontobacco	Preferred Plus	Preferred Plus Nontobacco	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Standard Plus Nontobacco	Standard Plus	Standard Plus Nontobacco	Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco

ANICO			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus Nontobacco	Preferred Plus	Preferred Plus Nontobacco	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Standard Plus Nontobacco	Standard Plus	Standard Plus Nontobacco	Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco

AMERITAS			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus Nontobacco	Preferred Plus	Preferred Plus Nontobacco	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Select Nontobacco	Standard Plus	Select Nontobacco	Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco

CINCINNATI LIFE			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus	Preferred Plus	Preferred Plus	Preferred Elite
Preferred	Preferred Nonsmoker	Preferred	Preferred Plus
Standard Plus	Standard Plus	Standard Plus	Preferred
Standard Nonsmoker	Standard Nonsmoker	Standard Nonsmoker	Nontobacco
Preferred Smoker	Preferred Smoker	Preferred Smoker	Preferred Tobacco
Standard Smoker	Standard Smoker	Standard Smoker	Tobacco

EQUITABLE			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Elite Nontobacco	Preferred Plus	Preferred Elite Nontobacco	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Standard Plus Nontobacco	Standard Plus	Standard Plus Nontobacco	Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco

FARMERS			
TERM INSURANCE		PERMANENT INSURANCE	
 Holders of This 	 May Receive This 	 Holders of This 	 May Receive This
Platinum Elite	Preferred Plus	Platinum Elite	Preferred Elite
Platinum Plus	Preferred Nonsmoker	Platinum Plus	Preferred Plus
Platinum Choice	Standard Plus	Platinum Choice	Preferred
Platinum	Standard Nonsmoker	Platinum	Nontobacco
Gold Plus (Smoker)	Preferred Smoker	Gold Plus (Smoker)	Preferred Tobacco
Gold (Smoker)	Standard Smoker	Gold (Smoker)	Tobacco

FIDELITY & GUARANTY			
TERM INSURANCE		PERMANENT INSURANCE	
 Holders of This 	 May Receive This 	 Holders of This 	 May Receive This
NA	Preferred Plus		Preferred Elite
NA	Preferred Nonsmoker		Preferred Plus
NA	Standard Plus	Preferred Nontobacco	Preferred
NA	Standard Nonsmoker	Nontobacco	Nontobacco
NA	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
NA	Standard Smoker	Tobacco	Tobacco

GUARDIAN			
TERM INSURANCE		PERMANENT INSURANCE	
 Holders of This 	 May Receive This 	 Holders of This 	 May Receive This
Elite	Preferred Plus	Preferred Plus Nontobacco	Preferred Elite
Preferred Plus Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Preferred Nontobacco	Standard Plus		Preferred
Nonsmoker	Standard Nonsmoker	Nonsmoker	Nontobacco
Standard	Preferred Smoker	Standard	Preferred Tobacco
	Standard Smoker		Tobacco

JOHN HANCOCK			
TERM INSURANCE		PERMANENT INSURANCE	
 Holders of This 	 May Receive This 	 Holders of This 	 May Receive This
Super Preferred Nonsmoker	Preferred Plus	Super Preferred Nonsmoker	Preferred Elite
Preferred Nonsmoker	Preferred Nonsmoker	Preferred Nonsmoker	Preferred Plus
Standard Plus Nonsmoker	Standard Plus	Standard Plus Nonsmoker	Preferred
Standard Nonsmoker	Standard Nonsmoker	Standard Nonsmoker	Nontobacco
Preferred Smoker	Preferred Smoker	Preferred Smoker	Preferred Tobacco
Standard Smoker	Standard Smoker	Standard Smoker	Tobacco

LEGAL & GENERAL			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus Nontobacco	Preferred Plus	Preferred Plus Nontobacco	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Standard Plus Nontobacco	Standard Plus	Standard Plus Nontobacco	Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco
LINCOLN NATIONAL			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus Nontobacco	Preferred Plus	Preferred Plus Nontobacco	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
	Standard Plus		Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco
MASSMUTUAL			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Ultra Preferred Nontobacco	Preferred Plus	Ultra Preferred Nontobacco	Preferred Elite
Select Preferred Nontobacco	Preferred Nonsmoker	Select Preferred Nontobacco	Preferred Plus
	Standard Plus		Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Select Preferred Tobacco	Preferred Smoker	Select Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco
MIDLAND NATIONAL/NORTH AMERICAN			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Super Preferred	Preferred Plus	Super Preferred	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
	Standard Plus		Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco

NATIONAL LIFE			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Elite Preferred	Preferred Plus	Elite Preferred	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Select Nontobacco	Standard Plus	Select Nontobacco	Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco
NATIONWIDE			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
NontobaccoPreferred Plus	Preferred Plus	NontobaccoPreferred Plus	Preferred Elite
NontobaccoPreferred	Preferred Nonsmoker	NontobaccoPreferred	Preferred Plus
	Standard Plus		Preferred
NontobaccoStandard	Standard Nonsmoker	NontobaccoStandard	Nontobacco
Tobacco Preferred	Preferred Smoker	Tobacco Preferred	Preferred Tobacco
Tobacco Standard	Standard Smoker	Tobacco Standard	Tobacco
NEW YORK LIFE			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Select Preferred	Preferred Plus	Select Preferred	Preferred Elite
Preferred	Preferred Nonsmoker	Preferred	Preferred Plus
Preferred II	Standard Plus	Preferred II	Preferred
Nonsmoker	Standard Nonsmoker	Nonsmoker	Nontobacco
Select Standard	Preferred Smoker	Select Standard	Preferred Tobacco
	Standard Smoker		Tobacco
PACIFIC LIFE			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Super Preferred Nonsmoker	Preferred Plus	Super Preferred Nonsmoker	Preferred Elite
Preferred Plus Nonsmoker	Preferred Nonsmoker	Preferred Plus Nonsmoker	Preferred Plus
Preferred Nonsmoker	Standard Plus	Preferred Nonsmoker	Preferred
Standard Nonsmoker	Standard Nonsmoker	Standard Nonsmoker	Nontobacco
Preferred Smoker	Preferred Smoker	Preferred Smoker	Preferred Tobacco
Standard Smoker	Standard Smoker	Standard Smoker	Tobacco

PENN MUTUAL			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus	Preferred Plus	Preferred Plus	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Select Nontobacco	Standard Plus		Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Tobacco	Standard Smoker	Tobacco	Tobacco
PRIMERICA			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus	Preferred Plus	NA	NA
Preferred	Preferred Nonsmoker	NA	NA
	Standard Plus	NA	NA
Nontobacco	Standard Nonsmoker	NA	NA
Preferred Tobacco	Preferred Smoker	NA	NA
Tobacco	Standard Smoker	NA	NA
PRINCIPAL			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Super Preferred Nontobacco	Preferred Plus	Super Preferred Nontobacco	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Super Standard Nontobacco	Standard Plus	Super Standard Nontobacco	Preferred
Standard Nontobacco	Standard Nonsmoker	Standard Nontobacco	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco
PROTECTIVE			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Select Preferred Nontobacco	Preferred Plus	Select Preferred Nontobacco	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
	Standard Plus		Preferred
Nontobacco	Standard Nonsmoker	Nontobacco	Nontobacco
	Preferred Smoker		Preferred Tobacco
Tobacco	Standard Smoker	Tobacco	Tobacco

PRUDENTIAL FINANCIAL			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Best	Preferred Plus	Preferred Best	Preferred Elite
Preferred Nontobacco	Preferred Nonsmoker	Preferred Nontobacco	Preferred Plus
Nonsmoker Plus	Standard Plus	Nonsmoker Plus	Preferred
Nonsmoker	Standard Nonsmoker	Nonsmoker	Nontobacco
Preferred Smoker	Preferred Smoker	Preferred Smoker	Preferred Tobacco
Standard Smoker	Standard Smoker	Standard Smoker	Tobacco
SBLI			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus Non-Nicotine	Preferred Plus	Preferred Plus Non-Nicotine	Preferred Elite
Preferred Non-Nicotine	Preferred Nonsmoker	Preferred Non-Nicotine	Preferred Plus
Select Non-Nicotine	Standard Plus	Select Non-Nicotine	Preferred
Standard Non-Nicotine	Standard Nonsmoker	Standard Non-Nicotine	Nontobacco
Preferred Nicotine	Preferred Smoker	Preferred Nicotine	Preferred Tobacco
Standard Nicotine	Standard Smoker	Standard Nicotine	Tobacco
SECURIAN/MINNESOTA LIFE			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Select	Preferred Plus	Preferred Select	Preferred Elite
Preferred	Preferred Nonsmoker	Preferred	Preferred Plus
Non-Tobacco Plus	Standard Plus	Non-Tobacco Plus	Preferred
Standard	Standard Nonsmoker	Standard	Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Standard Tobacco	Standard Smoker	Standard Tobacco	Tobacco
STATE FARM			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Elite Preferred	Preferred Plus	Elite Preferred	Preferred Elite
Super Preferred	Preferred Nonsmoker	Super Preferred	Preferred Plus
Preferred	Standard Plus	Preferred	Preferred
Nontobacco	Standard Nonsmoker		Nontobacco
Preferred Tobacco	Preferred Smoker	Preferred Tobacco	Preferred Tobacco
Tobacco	Standard Smoker	Tobacco	Tobacco

SYMETRA			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Super Preferred Non-Nicotine	Preferred Plus	Super Preferred Non-Nicotine	Preferred Elite
Preferred Non-Nicotine	Preferred Nonsmoker	Preferred Non-Nicotine	Preferred Plus
Standard Plus Non-Nicotine	Standard Plus	Standard Plus Non-Nicotine	Preferred
Standard Non-Nicotine	Standard Nonsmoker	Standard Non-Nicotine	Nontobacco
Preferred Nicotine	Preferred Smoker	Preferred Nicotine	Preferred Tobacco
Standard Nicotine	Standard Smoker	Standard Nicotine	Tobacco

UNITED OF OMAHA			
TERM INSURANCE		PERMANENT INSURANCE	
Holders of This	May Receive This	Holders of This	May Receive This
Preferred Plus	Preferred Plus	Preferred Plus	Preferred Elite
Preferred	Preferred Nonsmoker	Preferred	Preferred Plus
Standard Plus	Standard Plus	Standard Plus	Preferred
Standard	Standard Nonsmoker	Standard	Nontobacco
Preferred Smoker	Preferred Smoker	Preferred Smoker	Preferred Tobacco
Standard Smoker	Standard Smoker	Standard Smoker	Tobacco

The future starts today.



TransMatch is not a guaranteed issue program. Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.

This listing is only a guide and is not binding.
Eligibility and Transamerica rate classes are subject to underwriters discretion and approval.
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