



TOP AND TOP PLUS PROGRAM DETAILS

PRODUCT

TransTermSM

Two Programs with Accelerated Underwriting

Transamerica Life Insurance Company now 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 TransTermSM 10, 15, 20, 25 or 30-year policy without a new medical exam.¹

Qualifying Applicants

	TOP	TOP Plus
Issue Ages (Based on Age Nearest)	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

*Current 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 TransTerm 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 ²
Three Years	\$750,000	\$750,000 ²
Five Years	\$500,000	N/A

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. An updated list of qualifying carriers can be located on the TransACT[®] website at www.tatransact.com.
- MVR and Script Checks will be run on all TOP and TOP Plus applicants.
- Under TOP Plus the TransTerm 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.
- Products such as Genworth Life's Colony Term UL and West Coast Life's and Protective Life's Secure-T are also eligible for TOP and TOP Plus.
- 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.³
- 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.

¹ These are not Guaranteed Issue programs. Qualification for coverage depends on the answers to health questions set forth in the TransTerm 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.

² Cannot exceed the face amount of the previous policy.

³ 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.

TransTermSM is non-participating, flexible premium universal life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form Nos. ICC10-410, ICC10-415, ICC10-420, ICC10-425, and ICC10-430 respectively. Policy forms and numbers may vary and these policies may not be available in all jurisdictions.

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TOP PROGRAMS—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) 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 TransTermSM 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
All American Life	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	✓	
Allianz	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	✓	
Allstate	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	✓	
American General	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	✓	
American National (ANICO)	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	✓	

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holder of This	May Apply for This	TOP	TOP Plus
American United Life	Elite Preferred Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Plus Nontobacco	Standard Plus	*	✓
	Standard Nontobacco	Standard Nonsmoker	✓	
	Tobacco	Standard Smoker	✓	
Americo¹	Standard Nontobacco	Standard Nonsmoker	✓	
	Standard Tobacco	Standard Smoker	✓	
AmerUs	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	✓	
Aviva¹	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	✓	
AXA	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	✓	
Bankers Life of NY	Preferred Plus	Preferred Plus	*	✓
	Preferred Non Tobacco	Preferred Nonsmoker	✓	
	Standard Non Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
Banner Life (William Penn Life in NY)	Preferred Plus Nonsmoker	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Nonsmoker Plus	Standard Plus	*	✓
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	

¹ Acceptance within this program will be based on providing evidence to Underwriting that the policy being "topped" was fully medically underwritten.

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holders of This	May Apply for This	TOP	TOP Plus
Centrian Life	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	✓	
Cincinnati Life	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	✓	
Columbus Life	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	✓	
Equitable Life	Preferred Plus	Preferred Nonsmoker	✓	
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
Federated Insurance Company	Preferred Plus	Preferred Nonsmoker	✓	
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
Fidelity and Guaranty Life	Super Preferred Nontobacco	Preferred Nonsmoker	✓	
	Preferred Plus Nontobacco	Preferred Nonsmoker	✓	
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holders of This	May Apply for This	TOP	TOP Plus
First Investors Life	Preferred Plus Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Standard Tobacco User	Standard Smoker	✓	
General American	Elite	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
Genworth / First Colony (American Mayflower in NY)	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	✓	
	Standard Nicotine	Standard Smoker	✓	
Grange Life	Executive Preferred Non-Smoker	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Standard Non-Smoker	Standard Nonsmoker	✓	
	Standard Smoker	Standard Smoker	✓	
Guardian	Elite	Preferred Plus	*	✓
	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nonsmoker	Standard Nonsmoker	✓	
	Standard (Smoker)	Standard Smoker	✓	
Harleysville	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	✓	

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holders of This	May Apply for This	TOP	TOP Plus
Hartford Life and Annuity Company	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	✓	
Indianapolis Life	Premier/Preferred Plus	Preferred Plus	*	✓
	Preferred No Tobacco	Preferred Nonsmoker	✓	
	Standard No Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
Jackson National	Preferred Plus	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
Jefferson Pilot	Preferred Plus Non-Tobacco	Preferred Plus	*	✓
	Preferred Non-Tobacco	Preferred Nonsmoker	✓	
	Standard Non-Tobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Tobacco	Standard Smoker	✓	
John Hancock	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	✓	
Kansas City Life	Preferred Elite	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
Lincoln Benefit	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	✓	

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holders of This	May Apply for This	TOP	TOP Plus
Lincoln National (Lincoln Life & Annuity Co. of NY)	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Standard Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
ManuLife	Super Preferred	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Standard Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
Mass Mutual	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	✓	
MetLife	Elite Plus	Preferred Plus	*	✓
	Preferred Plus	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Standard Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	
Midland National	Preferred Plus	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Preferred Tobacco	Preferred Smoker	✓	
	Tobacco	Standard Smoker	✓	
Minnesota Life	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	✓	
MONY	Ultimate Select	Preferred Nonsmoker	✓	
	Select	Preferred Nonsmoker	✓	
	Standard	Standard Nonsmoker	✓	

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holder of This	May Apply for This	TOP	TOP Plus
National Life Insurance Company of Vermont	Preferred Plus Non-Smoker	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
Nationwide	Preferred Plus Nontobacco	Preferred Plus	*	✓
	Preferred Nontobacco	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Standard Preferred	Preferred Smoker	✓	
	Standard	Standard Smoker	✓	
New England Financial	Select Preferred	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
New York Life	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	✓	
North American	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	✓	
Northwestern	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	✓	

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

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

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holders of This	May Apply for This	TOP	TOP Plus
Primerica¹	Preferred Plus Nonsmoker	Preferred Nonsmoker	✓	
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Nonsmoker	Standard Nonsmoker	✓	
	Smoker	Standard Smoker	✓	
Principal Life	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	✓	
Protective Life	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	✓	
Prudential (Pruco Life)	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	✓	
ReliaStar Life Insurance Co (ING)	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	✓	

¹ Acceptance within this program will be based on providing evidence to Underwriting that the policy being "topped" was fully medically underwritten.

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holders of This	May Apply for This	TOP	TOP Plus
SBLI	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	✓	
State Farm	Preferred	Preferred Nonsmoker	✓	
	Nontobacco	Standard Nonsmoker	✓	
	Tobacco	Standard Smoker	✓	
Stonebridge Life²	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	✓	
Sun Life	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	✓	
Symetra Life	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	✓	
Transamerica (TLIC and TFLIC)	Preferred Plus	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Standard Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Standard Smoker	Standard Smoker	✓	

² Previously issued term policy face amount must be \$100,001 or greater.

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holder of This	May Apply for This	TOP	TOP Plus
Transamerica Family Markets (Prior to 1/21/2011)	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	✓	
Transamerica Family Markets (1/21/2011 and later)	Preferred Plus	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
Travelers	Preferred Plus	Preferred Plus	*	✓
	Preferred Non-Smoker	Preferred Nonsmoker	✓	
	Non-Smoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
United of Omaha¹	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	✓	
United States Life Ins Co in the City of NY	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	✓	
West Coast Life	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	✓	

¹ Acceptance within this program will be based on providing evidence to Underwriting that the policy being "topped" was fully medically underwritten.

TOP PROGRAMS—ELIGIBLE TERM CARRIERS

Company	Holders of This	May Apply for This	TOP	TOP Plus
Western Reserve Life (Prior to 1/21/2011)	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	✓	
Western Reserve Life (1/21/2011 and later)	Preferred Plus	Preferred Plus	*	✓
	Preferred Nonsmoker	Preferred Nonsmoker	✓	
	Standard Plus	Standard Plus	*	✓
	Nonsmoker	Standard Nonsmoker	✓	
	Preferred Smoker	Preferred Smoker	✓	
	Smoker	Standard Smoker	✓	
Woodmen of the World	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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TOP & TOP PLUS APPLICATION SUBMISSION CHECKLIST

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

- Basic Application (APA-40) for new TransTermSM 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
- Face page 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.

¹These are not Guaranteed Issue programs. Qualification for coverage depends on the answers to health questions set forth in the TransTerm 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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MORE COVERAGE WITH LESS HASSLE.

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 TransTermSM policy, without the standard medical underwriting requirements. Simply complete our application forms for a new TransTerm policy, and we’ll do the rest!¹

Take a look at these sample TransTerm monthly premiums for a Preferred Plus 10-year, \$500,000 policy:*

	Age 30	Age 35	Age 40	Age 45	Age 50
Male	\$17	\$18	\$22	\$31	\$45
Female	\$15	\$16	\$19	\$28	\$40

*Premiums are lower if paid annually.

Contact us today to see if you qualify.

¹ This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the TransTerm 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.

TransTermSM is non-participating, flexible premium universal life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form Nos. ICC10-410, ICC10-415, ICC10-420, ICC10-425 and ICC10-430, respectively. Policy forms and numbers may vary and these policies may not be available in all jurisdictions. 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.



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<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 a new program, 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 TransTermSM universal life insurance coverage – with a choice of economical initial level premium periods of 10, 15, 20, 25 or 30 years, without the usual required medical exam.¹

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: Nonsmoker, \$500,000 death benefit²

	Age 40	Age 45	Age 50	Age 55	Age 60
Male	\$26.62	\$40.99	\$61.27	\$97.62	\$149.63
Female	\$23.24	\$34.65	\$49.02	\$68.46	\$102.27

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

Sincerely,

<Insert Field Agent Name>
<Insert Field 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:² \$250,000 \$500,000 \$750,000 \$1 million

I would like a quote for the following level premium period: 10-year 15-year 20-year 25-year 30-year

Continued

¹ TOP is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the TransTerm 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.

² Sample monthly premiums based on male and female Preferred Nonsmoker, \$500,000 death benefit coverage for TransTermSM 10. Premiums quoted are subject to change without notice. Premiums are lower if paid annually.

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<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 a program in which you could easily qualify for up to \$1,000,000 of additional life insurance.¹

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 application program that can offer you additional life insurance coverage in the form of a new TransTermSM policy of up to \$1 million, without undergoing a full medical exam.

TransTerm is Transamerica Life's newest Universal Life policy, built for today's changing times. Like your Transamerica term insurance coverage, TransTerm offers competitively priced protection. But as a Universal Life policy, TransTerm also offers the *guarantee* and *flexibility* to transition to lifetime coverage, if needed.

Take a look at these sample monthly premiums for a Preferred Plus nonsmoker TransTerm 10 \$500,000 policy:*

	Age 30	Age 35	Age 40	Age 45	Age 50
Male	\$17	\$18	\$22	\$31	\$45
Female	\$15	\$16	\$19	\$28	\$40

*Premiums are lower if paid annually.

Under this simplified underwriting program, you will not have to set aside time for someone to visit with you to obtain medical information. 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>

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 death benefit*: 250,000 500,000 750,000 1 million

I would like a quote for the following level premium: 10-year 15-year 20-year 25-year 30-year

Continued on reverse

* Death benefit cannot exceed the death benefit on previous policy.

¹This 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 TransTerm 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.

TransTermSM is non-participating, flexible premium universal life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form Nos. ICC10-410, ICC10-415, ICC10-420, ICC10-425 and ICC10-430, respectively. 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.

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PROTECTION NOW PROTECTION FOR LIFE

From Transamerica Life Insurance Company



Introducing TransTermSM



Transamerica Life Insurance Company

Protect Your Loved Ones.

In these changing times, life can often throw us many surprises. So, when it comes to protecting the ones you love, let Transamerica Life Insurance Company's TransTermSM policy help you plan for the unexpected.

For years, financial professionals have recommended life insurance as a cost-effective way to provide for your family. But not all life insurance is the same; term policies typically lock in low premiums to cover a temporary need. Other types of policies are designed to offer lifetime protection.

Now with Transamerica Life's TransTerm, a universal life insurance policy built for these changing times, you can have the **best of both worlds**: cost-effective protection, with flexibility to transition to lifetime coverage.¹



Insurance for Today...and for Tomorrow.

Traditionally, the need for financial security has been triggered by major life events; when providing for your loved ones becomes more critical. Typical life events that increase the need for protection include:

- Marriage
- Birth of a child
- Purchase of a new home
- Planning for a child's education

However, TransTerm can also address newer challenges faced by today's families, including:

Blended Families (Children and Spouses from Previous Marriages): It can get complicated when you're combining children and assets from a previous relationship. A TransTerm policy can help ensure that family from both the new and previous relationships are taken care of as you intended.

"Boomerang" Kids Returning Home:

Recent economic conditions have made it difficult for our children to achieve financial independence. Options available with TransTerm can offer an easy way to guarantee a monthly income to "boomerang" children and continue current financial assistance in the event of your untimely death.

Retirees and Pre-retirees: For those who are retired or nearing retirement, there might not be adequate time to recover assets lost due to recent market fluctuations and economic downturns. A TransTerm policy allows individuals to still allocate funds for loved ones without significantly impacting their remaining retirement assets.

Aging Family Members: Older family members, who may have lost a significant amount of retirement savings, may be relying on someone else for financial support. In the event of an untimely death, a TransTerm policy can guarantee a monthly income to cover medical expenses and other life essentials.



TransTerm can also offer you important advantages when it comes to:

- Income protection strategies
- Estate tax planning strategies
- Business planning strategies
- Charitable giving strategies

¹ If the Planned Annualized Premiums are paid at the beginning of each premium period at the frequency scheduled, and there are no policy loans, withdrawals, or premium refunds, then the policy will remain in force for the insured's lifetime. Required annual premiums increase annually after the initial level premium period.

Options and Features for Savings and Protection

TransTerm also offers distinct planning advantages when it comes to staying within a budget.

- **Cost-effective Premiums:** Everyone's needs are different. Select from a variety of economical planned initial level premium periods that meet **your** needs: 10, 15, 20, 25, or 30 years. If needs change, and you wish to continue coverage beyond the planned initial level premium period, coverage will automatically be extended by paying a higher premium.
- **Income Protection Option (IPO):** Knowing how much life insurance to buy can be a challenging task. Knowing your loved ones would have to manage a large amount of money during a time of loss can also be a concern, especially given today's volatile market. The IPO not only allows you to easily calculate how much insurance you need, but also helps you to provide those loved ones a monthly income stream, guaranteed at no additional cost.²
- **Waiver Provision:** In the event of a total disability, you can protect the guarantees of your policy. If you purchase this optional coverage, Transamerica Life will waive the monthly deductions during your qualifying disability.³
- **Accelerated Death Benefit:** In the event of a terminal illness, this benefit provides accelerated death benefits from the policy that can be used to help pay for medical and living expenses.⁴
- **Children's Insurance:** This provision allows you to purchase life insurance protection on your children at a reasonable cost and helps to protect against potential financial hardships arising from the loss of a child.



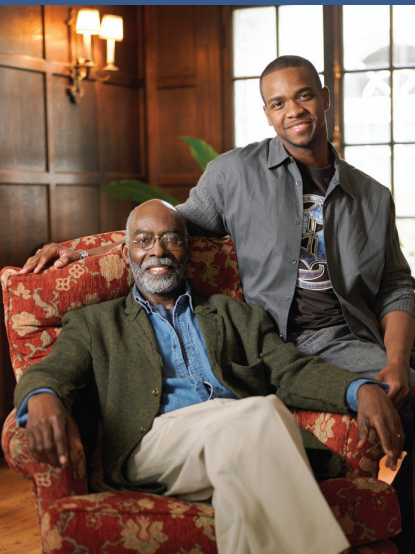
*TransTermSM
Best of Both Worlds*

*Cost-effective protection now with
flexibility to extend coverage for life*

The Company Behind the Policy

Simply put, you need to be confident that your insurance will be there when your family needs it most. Transamerica Life continues the tradition of service established in 1906 when the first Transamerica life insurance company was founded.

With a long history of prudent financial management and product innovation, you can count on Transamerica Life to provide high-quality life insurance and the world-class service our clients have come to expect.



Questions?

For more information about TransTerm, contact a Transamerica representative today.

² All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

³ In the event of total disability prior to age 60, Monthly Deductions and Threshold Monthly Charges will be waived from the beginning of the disability after a six-month waiting period for as long as the disability continues. If the disability starts before the insured's age 60 and continues to age 65, deductions and charges will be waived for all future policy years. If the disability begins after age 60, deductions and charges are waived as long as the disability exists but not beyond the latter of the insured's age 65 or the end of the initial level premium period.

⁴ Eligibility for the Accelerated Death Benefit is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months. Benefits advanced under this option may be taxable.



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