

# TOP & TOP PLUS

## PROGRAM DETAILS

## Two Programs with Accelerated Underwriting

Transamerica Life Insurance Company 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 15, 20, 25 or 30-year Trendsetter® portfolio policy without a new medical exam.<sup>1</sup>

### Qualifying Applicants

	TOP	TOP Plus
Issue Ages*	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

\*Based on "Age Nearest" when applying for Trendsetter Super and "Age Last" when applying for Trendsetter Express or Trendsetter LB

\*\*Previous 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 Trendsetter 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 <sup>2</sup>
Three Years	\$750,000	\$750,000 <sup>2</sup>
Five Years	\$500,000	N/A

<sup>1</sup> These are not Guaranteed Issue programs. Qualification for coverage depends on the answers to health questions set forth in the new 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.

<sup>2</sup> Cannot exceed the face amount of the previous policy.

## 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.
- MVR and Script Checks will be run on all TOP and TOP Plus applicants.
- Under TOP Plus the Trendsetter 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.
- Term UL products are eligible to be topped under TOP or TOP Plus respectively. Carriers that have offered eligible Term UL are Genworth, Lincoln National, Protective, and Transamerica.
- Monthly Disability Income Rider requires full new business evidence for all TOP and TOP Plus applications.
- 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 and data pages.<sup>3</sup>
- 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.*

<sup>3</sup> 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.

Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. (Policy Form Nos. 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107, respectively) **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. This policy is not available in New York.

Trendsetter® Express is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. ICC 12 TL18 or TL18. **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. This policy is not available in New York.

Trendsetter® LB is term life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. TL19. **Premiums increase annually beginning in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. This policy is not available in New York.

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