

INITIAL UNDERWRITING REQUIREMENTS

TRANSAMERICA FINANCIAL FOUNDATION IUL® TFLIC FINANCIAL FOUNDATION IUL®

FACE AMOUNT	ISSUE AGE							
	0 - 17	18 - 40	41 - 50	51 - 60	61 - 70	71 - 75	76 - 80	81 - 85
\$25,000 - \$50,000	Non-med	Non-med MVR	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$50,001 - \$75,000	Non-med	Non-med MVR	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$75,001 - \$99,999	Non-med	Non-med MVR	Non-med	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$100,000 - \$250,000	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR	Paramed BCP HOS CS MVR	Medical BCP HOS ECG CS MVR
\$250,001 - \$500,000	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR	Medical BCP HOS CS MVR	Medical BCP HOS ECG CS MVR
\$500,001 - \$1,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
\$1,000,001 - \$2,000,000	N/A	Paramed BCP HOS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR			
\$2,000,001 - \$3,500,000	N/A	Paramed BCP HOS PFS MVR	Paramed BCP HOS ECG PFS MVR	Paramed BCP HOS ECG PFS MVR	Paramed BCP HOS ECG PFS MVR	Medical BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
\$3,500,001 - \$5,000,000	N/A	Paramed BCP HOS PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR
\$5,000,001 - \$10,000,000	N/A	Paramed BCP HOS PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Paramed BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR
\$10,000,001 and higher	N/A	Medical BCP HOS ECG PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR	Medical BCP HOS ECG CS PFS MVR IR			

Transamerica reserves the right to request other evidence of insurability as it deems necessary.

Note: Non-Med is only available to residents of the United States and Puerto Rico. Non-medical application (Part 2) and HIPAA notice required for all non-med business. Rx check will be ordered by Home Office on all non-med business.

The Long Term Care (LTC) Rider is only available on FFIUL/ TFLIC FFIUL to U.S. Citizens living in the U.S. and to Green Card holders. For full underwriting specifications please refer to the appropriate LTC Underwriting Guide.

† For requirements, please see Determining Coverage Amounts—Juveniles on page 6 of this guide.

Business Beneficiary Inspection Report (BBIR) ordered for business coverage over \$2 million.

4506T EZ is required with all applications 2.5 million and above.

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TRENDSSETTER® LB

AVAILABLE RISK CLASSES: STANDARD (S/NS) AND STANDARD EXPRESS ¹ (S/NS)						
		18 - 40	41 - 50	51 - 60	61 - 70	71 - 80
Band 1	\$25,000 - \$99,999	Non-med* MVR	Non-med* MVR	Non-med* MVR	N/A	N/A
Band 2	\$100,000 - \$249,999	Non-med* MVR	Non-med* MVR	Non-med* MVR	Paramed BCP HOS	Paramed BCP HOS CS MVR

The Trendsetter® LB is only available through Table D.

¹Standard Express Class (S/NS) Only available in California.

*Standard nonsmoker is the best rate class available for non-medical underwritten Bands 1 and 2.

Non-Med is only available to residents of the United States and Puerto Rico. Non-medical application (Part 2) and HIPAA notice required for all non-med business. Rx check will be ordered by Home Office on all non-med business.

AVAILABLE RISK CLASSES: PREFERRED NONSMOKER						
		18 - 40	41 - 50	51 - 60	61 - 70	71 - 80
Band 2	\$100,000 - \$249,999	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR

AVAILABLE RISK CLASSES: PREFERRED PLUS, PREFERRED (S/NS), STANDARD PLUS AND STANDARD (S/NS)						
		18 - 40	41 - 50	51 - 60	61 - 70	71 - 80
Band 3	\$250,000 - \$499,999	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR
Band 4	\$500,000 - \$2,000,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS MVR Rx Check	Paramed BCP HOS MVR Rx Check	Paramed BCP HOS ECG CS PFS MVR Rx Check

Transamerica reserves the right to order Rx checks and to request other evidence of insurability as it deems necessary.

Business Beneficiary Inspection Report (BBIR) ordered for business coverage over \$2 million.