

INITIAL UNDERWRITING REQUIREMENTS FOR NON-U.S. RESIDENTS

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***	Nonmed	Nonmed MVR	Nonmed	Nonmed	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$50,001 - \$75,000***	Nonmed	Nonmed MVR	Nonmed	Nonmed	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$75,001 - \$99,999***	Nonmed	Nonmed MVR	Nonmed	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
\$100,000 - \$250,000***	Nonmed	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	Nonmed	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 MVR	Paramed BCP HOS MVR	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 PFS MVR IR	Medical BCP HOS ECG PFS MVR IR	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: Nonmed is only available to residents of the United States and Puerto Rico. Nonmedical application (Part 2) and HIPAA notice required for all Nonmed business.

These requirements do not include Nonmed Point-of-Sale Decision applications. See chart on page 28 for Nonmed Point-of-Sale Decision requirements.

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

* Use this chart for non-U.S. residents and non-permanent visa holders

** Juvenile must reside in the U.S.

*** Available with \$5,000 Minimum No Lapse Premium (MNL) and higher

† For requirements, please see Determining Coverage Amounts — Juveniles on page 7 of this guide.

Requests to reduce face amount received during underwriting will not alter the medical requirements

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

4506-C is required with all applications \$5 million and above or at Underwriter discretion.

Third-party financial verification for face amounts greater than \$10 million and/or total line over jumbo limits.

Rx and Medical Data checks will be ordered on all applications.

For information on Express Protect UnderwritingSM see our Transamerica LifetimeSM.

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