

INITIAL UNDERWRITING REQUIREMENTS

TRENDSETTER® LB

AVAILABLE RISK CLASSES: STANDARD (S/NS)						
		18 - 22	23 - 55	56 - 60	61 - 70	71 - 80
Band 1	\$25,000 - \$99,999	N/A	Nonmed* MVR	Nonmed* MVR	N/A	N/A
Band 2	\$100,000 - \$249,999	Nonmed* MVR	Nonmed* MVR	Nonmed* MVR	Paramed BCP HOS	Paramed BCP HOS CS MVR

Eligible for Point-of-Sale Decision with Standard best risk class.

The *Trendsetter® LB* is only available through Table D.

* Standard nonsmoker is the best rate class available for nonmedically underwritten Band 1.

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.

AVAILABLE RISK CLASSES: PREFERRED NONSMOKER**						
		18 - 40	41 - 55	56 - 60	61 - 70	71 - 80
Band 2	\$100,000 - \$249,999	Nonmed MVR	Nonmed	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS CS MVR

** Preferred nonsmoker is the best rate class available for nonmedically underwritten Band 2.

AVAILABLE RISK CLASSES: PREFERRED PLUS, PREFERRED (S/NS), STANDARD PLUS AND STANDARD (S/NS)						
		18 - 40	41 - 45	46 - 55	56 - 70	71 - 80
Band 3	\$250,000 - \$499,999	Nonmed MVR	Nonmed	Nonmed	Paramed BCP HOS	Paramed BCP HOS CS MVR
Band 4	\$500,000 - \$1,000,000	Nonmed MVR	Nonmed MVR	Nonmed MVR	Paramed, BCP HOS MVR	Paramed BCP HOS CS PFS MVR
Band 4	\$1,000,001 - \$2,000,000	Nonmed MVR	Nonmed MVR	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS CS PFS MVR

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

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