PRODUCER UNDERWRITING GUIDE

TRANSAMERICA UNDERWRITING



As of October 2015

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TRANSAMERICA®

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Initial Underwriting Chart for Trendsetter®

Face Amount	Trendsetter® Super/ Trendsetter® NY	Issue Age					
		18 – 40	41 – 50	51 – 60	61 – 70	71 – 75	76 – 80
	$25,000 – 50,000	Non-med	Non-med	Non-med	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS MVR
	$50,001 – 99,999	Non-med	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR
	$100,000 – 250,000	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR
	$250,001 – 500,000	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR
	$500,001 – 1,000,000	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS ECG	Paramed BCP HOS ECG	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR
	$1,000,001 – 2,000,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS
	$2,000,001 – 3,500,000	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	$3,500,001 – 5,000,000[1]	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	$5,000,001 – 10,000,000[1]	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
	$10,000,001 and higher[2]	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram—interpretation to be done by HO (Home Office)

TRD = Treadmill Electrocardiogram—interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

[1] Inspection report ordered by Home Office.
[2] Third-party financial verification required.

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

Trendsetter® Express & Trendsetter® LB Initial Underwriting Requirements Chart

Available Risk Classes: Standard (S/NS) and Standard Express (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 ECG MVR CS
Policies underwritten as Tables 1 – 4 (A – D) will be issued as Standard Express Class (S/NS) without an explicit table rating.						
Policies underwritten as Tables 5 – 8 (E – H) will be issued as Standard Class (S/NS) plus the appropriate table extra rating (25% of base rate per table).						

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

Available Risk Classes: Preferred Choice						
		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 ECG MVR CS

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 ECG	Paramed BCP HOS ECG CS MVR
Band 4 – Trendsetter LB	$500,000 – $2,000,000	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR Rx Check	Paramed BCP HOS ECG MVR Rx Check	Paramed BCP HOS ECG CS PFS MVR Rx Check
Band 4 – Trendsetter Express[1]	$500,000 – $999,999	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS ECG	Paramed BCP HOS ECG	Paramed BCP HOS ECG CS PFS MVR

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram — interpretation to be done by HO (Home Office)

TRD = Treadmill Electrocardiogram — interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

[1] Trendsetter Express is only available in Massachusetts.

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

Initial Underwriting Chart for Freedom Global IUL II℠ & Freedom Index Universal Life II℠ Products

Face Amount	Issue Age 0–17	18–40	41–50	51–60	61–70	71–75	76–80	81+
$25,000 – 50,000	Non-med	Non-med	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	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
$75,001 – 100,000	Non-med	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
$100,001 – 250,000	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG 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 ECG	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
$500,001 – 1,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS ECG	Paramed BCP HOS ECG	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
$1,000,001 – 2,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$2,000,001 – 3,500,000	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$3,500,001 – 5,000,000[1]	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$5,000,001 – 10,000,000[1]	†	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$10,000,001 and higher[2]	†	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram—interpretation to be done by HO (Home Office)

TRD = Treadmill Electrocardiogram—interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

[1] Inspection report ordered by Home Office.
[2] Third-party financial verification required.
† Call Transamerica New Business & Underwriting Support Unit at (800) 295-3990 as applicable.

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

Initial Underwriting Chart for TransNavigator® IUL

Face Amount	Issue Age 0–17	18–40	41–50	51–60	61–70	71–75	76–80	81 +
$25,000 – 99,999	Non-med	Non-med	Non-med	Non-med	Paramed BCP HOS	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Medical BCP HOS ECG MVR
$100,000 – 249,999	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
$250,000 – 499,999	Non-med ‡	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
$500,000 – 1,000,000	†‡	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS ECG	Paramed BCP HOS ECG	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
$1,000,001 – 2,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$2,000,001 – 3,500,000	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$3,500,001 – 5,000,000[1]	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$5,000,001 – 10,000,000[1]	†	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$10,000,001 and higher[2]	†	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram—interpretation to be done by HO (Home Office)

TRD = Treadmill Electrocardiogram—interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

[1] Inspection report ordered by Home Office.
[2] Third-party financial verification required.
† Call Transamerica New Business & Underwriting Support Unit at (800) 295-3990 as applicable.
‡ Issue Age 0–17 Face Amount = $250,000 – 500,000 and $500,001 – 1,000,000.

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

Preferred rates are not available on non-medical face amounts.
Policies do not have to be split to accommodate face amounts over $10 million.
Business Beneficiary Inspection Report (BBIR) ordered for business coverage over $2 million. Please refer to Product Guides to verify available face amounts for specific product.

Initial Underwriting Chart for Transamerica Journey℠ VUL

Face Amount	Issue Age 0–17	18–40	41–50	51–60	61–70	71–75	76–80	81+
$100,000 – 249,999	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
$250,000 – 499,999	Non-med	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS	Paramed BCP HOS ECG	Paramed BCP HOS ECG CS MVR	Paramed BCP HOS ECG CS MVR	Medical BCP HOS ECG CS MVR
$500,000 – 1,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS	Paramed BCP HOS ECG	Paramed BCP HOS ECG	Paramed BCP HOS ECG CS PFS MVR	Paramed BCP HOS ECG CS PFS MVR	Medical BCP HOS ECG CS PFS MVR
$1,000,001 – 2,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS CS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$2,000,001 – 3,500,000	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$3,500,001 – 5,000,000	†	Paramed BCP HOS MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
5,000,001 – 10,000,000	†	Paramed BCP HOS MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Paramed BCP HOS ECG MVR PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS	Medical BCP HOS ECG MVR CS PFS
$10,000,001 and higher	†	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS ECG MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS TRD MVR IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS	Medical BCP HOS ECG MVR CS IR PFS

Paramed = Paramed Exam

Medical = Medical Exam by a physician, must be arranged through an approved Paramedical Company

BCP = Blood Chemistry Profile

HOS = Home Office Specimen (urine)

ECG = Resting Electrocardiogram — interpretation to be done by HO (Home Office)

TRD = Treadmill Electrocardiogram—interpretation to be done by HO

MVR = Motor Vehicle Report (ordered by HO)

IR = Inspection Report (ordered by HO)

CS = Cognitive Screen (ordered by HO)

PFS = Personal Financial Statement

† Call Transamerica New Business & Underwriting Support Unit at (800) 295-3990 as applicable.

VUL policies are only available to residents of the United States and Puerto Rico.
Transamerica reserves the right to request other evidence of insurability as it deems necessary.
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.

Preferred rates are not available on non-medical face amounts.
Policies do not have to be split to accommodate face amounts over $10 million.
Business Beneficiary Inspection Report (BBIR) ordered for business coverage over $2 million. Please refer to Product Guides to verify available face amounts for specific product.

Underwriting Requirements

Paramedical Testing Information

In calculating the coverage amount that requires these tests, be sure to include the total amount applied for with any AEGON company within the past 6 months.

Examination Authority over Paramedical Limits

Medical exams may be arranged through an authorized paramedical company. Board certified medical exams are not required.

Examinations by physicians not arranged by a paramedical company, such as applicant's personal physician, should not be used without prior approval from Underwriting.

Authorized Paramedical Companies

The companies listed below are authorized to perform paramedical and medical exams on our behalf.

- American Para Professional Systems, Inc. (APPS)
- Examination Management Services, Inc. (EMSI)
- ExamOne, Inc.
- Insurance Medical Services (IMS)
- Portamedic/Hooper Holmes, Inc.
- Superior Mobile Medics (SMM)

Testing of Proposed Insureds Blood Tests (BCP)

Testing is performed by ExamOne/LabOne and Clinical Reference Labs. Appointed paramedical services can obtain the abbreviated blood draw. A 12-hour fast is recommended.

Home Office Urine Specimen (HOS)

An HOS is required with all medical and paramedical exams.

Resting Electrocardiogram (ECG) and Treadmill (TRD)

If Resting ECG or TRD records are available from a test conducted within the last 12 months, the test need not be repeated. Please provide a copy.

A normal (standard rate) Treadmill ECG will be valid for 2 years with a current normal (standard rate) resting ECG (done within the last 90 days) for insureds up to age 70.

Minnesota Cognitive Acuity Screen (CS)

Proposed insureds age 71 and older will complete the Minnesota Cognitive Acuity Screen (CS) which screens for cognitive deficits. The CS is a simple, short telephone interview, conducted by registered nurses (RNs) trained to administer the test. The CS will be good for 6 months.

Underwriting Requirements – Expirations

Exam	Up to Age 70	Age 71 and Older
Paramed or Medical*	Good for 1 year	Good for 6 months
Part 2 (Non-med)	Good for 3 months	Good for 3 months
Resting Electrocardiogram (ECG)**	Good for 1 year	Good for 1 year
Treadmill (TRD)**	Good for 2 years	Good for 2 years
Inspection Reports (IR)	Good for 1 year	Good for 1 year
Personal Financial Supplement (PFS)	Good for 1 year	Good for 1 year
Home Office Urine Specimen (HOS)	Good for 1 year	Good for 6 months
Blood Chemistry Profile (BCP)	Please note that an underwriter can always request additional labs if there are abnormalities in the current results or there is other information that may cause concern.	
Minnesota Cognitive Acuity Screen (CS)	N/A	Good for 6 months
Motor Vehicle Report (MVR)	Good for 6 months	Good for 6 months

(We always reserve the right to order any additional requirements as needed to determine proper rate class and financial justification.)

*Paramed and Medical Exam:

- Underwriting may request additional requirements in addition to the paramed exam, such as a newly completed non-medical Part 2, or statement of good health, depending on product, age of exam and medical history.

**ECG and TRD

- If Resting ECG or TRD records are available from a test conducted within the last 12 months, the test need not be repeated.
- A normal (standard rate) Treadmill ECG will be valid for 2 years with a current normal (standard rate) resting ECG (done within the last 90 days) for insureds up to age 70.

APS Ordering Guidelines

An Attending Physician's Statement (APS) should be ordered on any impairment that may potentially require a rating, including but not limited to: Chronic Bronchitis/COPD/ Emphysema, Cancer/Tumor, TIA/ Cerebrovascular Accidents/Strokes, Crohn's Disease/ Ulcerative Colitis, Diabetes, Epilepsy/Seizures, Heart Disease, Hypertension, Kidney Disorders (not kidney stones), Liver Disorders, Depression (on multiple medications), Neurological Disorders (Parkinson's, MS), Peripheral Vascular Disease, Sleep Apnea and Substance Abuse.

APS should be ordered if prior adverse action was taken due to medical history. Example: Decline, postpone, rating, and approved other than as applied for.

Unless required for age/amount and are the only records available, an APS should NOT be ordered for: FAA, DOT, insurance or military exams unless you determine a "for cause" need.

APS Requirements			
Face Amounts			
Age	**Up to and including $1 million**	**$1,000,001 to $3,000,000**	**Over $3 million**
0 – 50	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	YES Individual consideration if applicant has not seen an MD in the past 5 years
51 – 60	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	NOT ROUTINELY (for cause or for exam within the past 3 months not marked within normal limits)*	YES Individual consideration if applicant has not seen an MD in the past 5 years
61 – 69	NOT ROUTINELY (for cause or has seen an MD in the past 12 months, any amount)*	YES Individual consideration if applicant has not seen an MD in the past 5 years	YES Should have seen an MD in the past 5 years**
70 and older	YES***	YES***	YES

*APS not needed on annual female exams (unless exam was noted as abnormal) or regular annual exams that are marked within normal limits. If it is determined that an APS is not needed on recent exams and not marked within normal limits, please amend noting normal results.

**Individual consideration up to and including $5 million (and under age 40) if applicant has not seen an MD for more than 3 years (manager referral if over $5 million).

***Ages 70 to 79, normal underwriting guidelines if seen in the last 36 months by PCP. Otherwise consider ordering an MD exam for individual consideration or preferred class. **Age 80 and above should have seen an MD in the last 12 months for any consideration.**

APS Ordering Guidelines

Authorized APS Retrieval Companies

The companies listed below are authorized to obtain Attending Physician Statements (APS) on behalf of TLIC and TFLIC.

- APS Workflow
  877-277-9539
  www.apsworkflow.com
  sales@apsworkflow.com
- Examination Management Services, Inc. (EMSI)
  800-872-3674
  https://eol5.emsinet.com
  it.support.desk@emsinet.com
- ExamOne
  800- 768-2056
  www.examone.com
  CSG.1@ExamOne.com
- Express Imaging Services, Inc.
  888-846-8804
  www.expressimagingservices.com
- Parameds.com
  718-663-4200
  www.parameds.com
- Westside Copymaster
  800-915-7774
  www.wscopymaster.com

The Underwriting Department reserves the right to request an APS or other requirements whenever determined necessary.

An APS is **not** always needed for some conditions:

- *Hypertension,* with one medication and a diagnosis over a year ago. If the readings are within normal limits, would allow without a "for cause" APS.
- *Asthma*, mild with no attacks within the last five years, one preventive medication or medication as needed and no steroids, would allow without a "for cause" APS. (Question or order records if there has been a recent hospitalization for Asthma.)
- *Basal Cell Carcinoma (BCC)*, clearly identified and diagnosed as BCC, would not obtain records unless there are multiple incidences.
- *Anxiety*, with no problems and a low dose of medication or no medication may not need an APS. Also may not need records for situational depression that has been resolved for over a year and there are no medications needed. (Question or order records if there has been a recent hospitalization for depression or anxiety.)
- *Cholesterol,* treatment does not need a "for cause" APS.
- *Hypothyroid,* over one year after diagnosis if medication confirms diagnosis or medications are not needed.

General Financial Guidelines

The following financial guide is intended to assist you in determining maximum coverage.

Please refer to the guide often as it will provide a means of anticipating the Underwriting Requirements for all large amount cases you write.

Amounts over $10,000,000—third party verification required.

Financial underwriting guidelines are calculated based on net worth, income and current in-force policies, irrespective of estate-tax liability.

Juvenile Applicants

- Up to $500,000, with individual consideration for amounts over $500,000.
- The parents or guardian should have minimum of 2 times the amount requested.
- Siblings should have equal amounts of coverage.
- An APS and/or inspection can be ordered for cause.

Personal Insurance Needs Based on Projected Estate Value

If Net Worth x 50% x 7% growth rate for the applicable number of years.

Age	Growth Rate	Number of Years
Up to age 65	7%	15
66 – 75	7%	10
76 and over	7%	7

Coverage for an unemployed spouse will be 50% of the insured's coverage, up to $2,500,000.

Coverage for juveniles or adults with no apparent dependents or taxable estate will be determined by the need for and purpose of the insurance.

Personal Insurance Needs Based on Annual Earned Income

To determine the qualifying coverage based on annual earned income, a 3% Cost of Living Adjustment (COLA) is applied to the insured's current annual income for a certain number of years depending on the insured's age. Remember that "earned income" includes salary, bonuses, commissions and deferred compensation. It excludes income from investments.

3% COLA	
Age	COLA Factor
To age 49	20
50 – 70	10

The adjusted annual income is then multiplied by the appropriate income factor as dictated by the insured's age and reflected in the table below,

Age	Income Factor
Up to age 35	30
36 age 45	25
46 to 50	20
51 to 55	15
56 to 65	10
66 to 70	5
71 and over	Individual Consideration

General Financial Guidelines

Business Insurance Needs

Key Person

Age	Income Factor
Up to age 65	10 times income
66 and over	5 times income

A cover letter from the writing producer is needed to explain the key person's value to the company, how the coverage amount was determined, whether the Proposed Insured has ownership in the company and, if so, the percentage of ownership.

Buy-Sell and Stock Repurchase

The amount should be related directly to the Proposed Insured's ownership percentage and the fair market value of the company.

Creditor or Business Loan Coverage Guidelines

- Amount depends upon the amount and purpose of the loan, the duration of the loan, collateral pledged, and interest rate.
- Term of the loan is 5 years or more.
- Coverage considered on key individuals only.

Personal Financial Supplement

When indicated on the requirements chart, a PFS is required at time of application and must be submitted with the application.

Ages 18 – 60: Insurance amounts over $5,000,000

Ages 61 – 70: Insurance amounts over $1,000,000

Ages 71+: Insurance amounts over $500,000

A PFS will be requested if:

- The income and net worth of PI is not provided on application.
- The underwriter finds the financial information is unclear, inconsistent or additional details are needed.
- Insurance is being used for business coverage including Buy-Sell, Loan and Keyman applications.

Personal Financial Statements are good for 1 year.

Inspection Reports

Authorized Inspection Companies

The companies listed below are authorized to perform Inspection Reports (IRs) on our behalf. Inspection Reports are good for 1 year. These will be ordered by the Home Office.

- Examination Management Services, Inc. (EMSI)
  800-281-8991
  https://eol5.emsinet.com
  it.support.desk@emsinet.com
- ExamOne Inc.
  800-768-2056
  www.examone.com
  CSG.1@ExamOne.com

Personal Coverage

Electronic Inspection Report required for:

- All Ages: Insurance amounts between $3,500,001 & $10,000,000 (obtained by Home Office)

Inspection Report required for:

- All Ages: Insurance amounts $10,000,001 and higher

Business Coverage

Business coverage may require a Business Beneficiary Inspection Report (BBIR) at face amounts over $2,000,000.

Retention and Reinsurance

Reinsurance plays an important role in our business and we have developed valuable relationships with our reinsurers over the years that enable us to meet and service the needs of our field representatives and clients effectively.

The amount of life insurance retained varies by the age and rating class of the client. Amounts in excess of what we retain are reinsured with top-rated reinsurance companies through an automatic reinsurance pool or facultative reinsurance. Under the automatic arrangement, the reinsurers are automatically bound to accept our decision and do not review our underwriting papers.

Facultative cases do not qualify for automatic pool arrangements. These require the entire underwriting file to be sent to the reinsurance company for the reinsurer's review and decision.

Automatic Issue Limits

The automatic issue limit is the amount of life insurance coverage we can issue without seeking facultative coverage. It includes the amount we retain, as well as the amount we automatically cede to our reinsurers.

Our limits are among the highest in the industry and have been made possible by the strength and integrity of our underwriting standards and practices, and the quality of our field underwriting.

Jumbo Limit Definition

The jumbo limit cannot be exceeded, or we must seek facultative coverage. It is defined as the sum of all in-force coverage plus the sum of all face amounts applied for, whether to be placed or not, excluding policies being exchanged for current coverage. If the applicant completes an absolute assignment form, that policy (or policies) will be excluded from our calculations for jumbo. This is subject to receipt and approval of all forms and underwriting review.

Underwriting Policies

Personal History Interviews (PHI)

A Personal History Interview may be ordered at the discretion of the underwriter for any amount of coverage. A PHI will be completed on all applications requesting the Disability Income Rider. Please provide phone number(s) and best time to reach the proposed insured.

The companies listed below are authorized to conduct the PHIs on behalf of TLIC and TFLIC.

- Examination Management Services Inc. (EMSI) 800-292-1513
- LTCG (previously Univita) 866-890-0368
- Life Plans 800-544-4326

Second-to-Die Coverage

- If the Proposed Insureds are husband and wife: Follow regular Inspection Report age and amount guidelines for the Primary Insured.
- For the Secondary Insured: Order a Spousal Supplement if an Inspection Report is needed on the Primary Insured.
- If the Proposed Insureds are not husband and wife: Follow regular Inspection Report age and amount guidelines for each Proposed Insured.
- For the Uninsurable Version: Do not order an Inspection Report on the Proposed Insured who is uninsurable.

Cover Letter (What to Include)

The writing producer is an important source of information. Through the cover letter, he or she can provide an explanation of the purpose of the coverage and the method used to establish the requested face amount.

Specific information should be included regarding the background of the sale and the purpose and need for the coverage. Be sure to clarify any unusual aspects of the case. List all coverage amounts in force and the amount being replaced, if any. Copies of an estate planning analysis and available financial statements should accompany the cover letter.

A cover letter should be sent on all cases over $5,000,000 or on any unusual cases needing further detail. This will help expedite handling and result in less inconvenience to all parties.

Cash with Application

Money may be taken with an application(s), provided the total of all amounts applied for does not exceed the Conditional Receipt limits.

Even though we allow money to be collected on applications up to the conditional receipt limit, the Company's liability is limited to the terms of the Conditional Receipt.

The conditional receipt can be used only if payment is made at the time the application is signed. If money is not collected with the application, the blank Conditional Receipt must be submitted with the application.

Illustrations

A signed illustration is required to be submitted with all applications in jurisdictions where the NAIC Model Illustration Regulation has been passed and the policy is illustratable.

All UL applications require an illustration regardless of jurisdiction.

Underwriting Criteria

Freedom Global IUL II Freedom Index Universal Life II	Preferred Elite	Preferred Plus	Preferred	Non-Tobacco
Trendsetter Express & LB	**Preferred Plus**	**Preferred Nonsmoker / Preferred Choice (Band 2 only)**	**Standard Plus**	**Standard Nonsmoker**
All OtherProducts	**Preferred Plus (Term) & Select (UL/VUL / TransNavigator® IUL)**	**Preferred Nonsmoker**	**Standard Plus (Term)**	**Standard Nonsmoker**
Tobacco Usage	None in the past 5 years	None in the past 2 years		
Incidental Cigar Usage	Available subject to: Admitted on app and exam / HOS neg for cotinine / No more than 1 per month			
Cholesterol With or without treatment	230	260	300	*
Chol / HDL	5.0 for ages ≤70 5.5 for ages 71+	5.5 for ages ≤70 6.0 for ages 71+	6.2 for ages ≤70 6.7 for ages 71+	7.0 for ages ≤70 7.5 for ages 71+
Blood Pressure	135/85 for ages ≤70 145/85 for ages 71+	145/85 for ages ≤70 150/90 for ages 71+	148/88 for ages ≤70 152/88 for ages 71+	*
Treatment	Through age 49: Without treatment Ages 50-80: With treatment, as long as readings fit criteria above Ages 81+: Without treatment	With or without treatment		*
Family History Includes coronary artery disease and the following cancers:** Breast, Ovarian, Prostate, Colon, Lung Melanoma	No family deaths before age 65 of either parent or sibling. Disregard if PI is age 65 or older.	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.		*
Personal History	No heart or vascular disease, diabetes, or cancer (except some skin cancers)			No ratable impairments
Driving History DUI/Reckless	None in past 5 years			*
MVR – Major Violations	No more than 1 major violation in the past 3 yrs and NONE in the past 12 months	No more than 1 major violation in past 3 yrs		*
MVR – Minor Violations	No more than 3 minor moving violations within the past 3 yrs			*
Private Aviation[1]	Only available with Aviation Exclusion Rider; not available to those age 71 and older. Not available for IUL and VUL.	**Term, IUL and VUL** – Preferred can be offered with or without ratable aviation. **All other products:** Preferred available for those clients who qualify for Preferred for all accounts and they are not ratable for aviation.	Can be offered with or without ratable aviation.	**IUL and VUL** – Preferred can be offered with or without ratable aviation. Available as qualifies.
Avocation (Hazardous)	No participation in activities listed below[2]			No participation in activities listed below, if ratable[2]
Alcohol / Substance Abuse	No history or treatment at any time		No history or treatment in the past 10 years	No history or treatment in the past 7 years
Citizenship / Residence	U.S. citizen or legal permanent resident/green card residing in the U.S. – all others, contact Underwriting for individual consideration.			
Foreign Travel (Unsafe)	No traveling to "dangerous" areas of the world where the State Department has issued travel advisories[3]			
Military	Active military duty is acceptable provided the proposed insured is not serving in a hazardous area or does not have orders to serve in a hazardous area.[4]			

*Individual consideration on a case-by-case basis – may or may not be eligible.

**Some gender specific cancers may qualify for preferred rates.

***See Medical Impairments Guidelines on pages 19 – 30.

[1]Private Aviation: An Aviation Exclusion Rider (AER) is not available on joint life applications.

[2]Avocation: Prohibited activities involving aeronautics (e.g., hang-gliding, ultralight, soaring, skydiving, ballooning, etc.), power racing, competitive vehicles, mountain climbing, rodeos, competitive skiing or scuba/skin diving at a depth greater than 75 feet.

[3]Foreign Travel: Unless otherwise prohibited by statute.

[4]Military: Unless otherwise prohibited by statute.

Underwriting Criteria

Freedom Global IUL II Freedom Index Universal Life II	Preferred Tobacco	Tobacco		
Trendsetter Express & LB	**Preferred Smoker**	**Standard Smoker**	**Non-med Standard & Standard Express Smoker**	**Non-med Standard & Standard Express Nonmoker**
All OtherProducts	**Preferred Smoker**	**Standard Smoker**		
Tobacco Usage	Tobacco permitted			None in the past year
Incidental Cigar Usage	Permitted			Available subject to: Admitted on app and exam / HOS neg for cotinine / No more than 1 per month
Cholesterol With or without treatment	260	*		
Chol / HDL	5.5 for ages ≤70 6.0 for ages 71+	7.0 for ages ≤70 7.5 for ages 71+	*	
Blood Pressure	145/85 for ages ≤70 150/90 for ages 71+	*		
Treatment	With or without treatment	*		
Family History Includes coronary artery disease and the following cancers:** Breast, Ovarian, Prostate, Colon, Lung Melanoma	No family deaths before age 60 of either parent. Disregard if PI is age 60 or older.	*	N/A	
Personal History	No heart or vascular disease, diabetes, or cancer (except some skin cancers)	No ratable impairments	***	
Driving History DUI/Reckless	None in past 5 years	*		
MVR – Major Violations	No more than 1 major violation in past 3 yrs	*	***	
MVR – Minor Violations	No more than 3 minor moving violations within the past 3 yrs	*	***	
Private Aviation[1]	**Term, IUL and VUL** – Preferred can be offered with or without ratable aviation. **All otherproducts:** Preferred available for those clients who qualify for Preferred for all accounts and they are not ratable for aviation.	**IUL and VUL** – Preferred can be offered with or without ratable aviation. Available as qualifies.	***	
Avocation (Hazardous)	No participation in activities listed below[2]	No participation in activities listed below, if ratable[2]	***	
Alcohol / Substance Abuse	No history or treatment at any time	No history or treatment in the past 7 years	***	
Citizenship / Residence	U.S. citizen or legal permanent resident/green card residing in the U.S. – all others, contact Underwriting for individual consideration.			
Foreign Travel (Unsafe)	No traveling to "dangerous" areas of the world where the State Department has issued travel advisories[3]			
Military	Active military duty is acceptable provided the proposed insured is not serving in a hazardous area or does not have orders to serve in a hazardous area.[4]			

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[3]Foreign Travel: Unless otherwise prohibited by statute.

[4]Military: Unless otherwise prohibited by statute.

Height & Weight Chart – Male

Through Age 70

TransNavigator Transamerica Journey Transamerica Journey NY	Select	Preferred (S/NS)	N/A	Standard (S/NS)
Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
Freedom Global IUL II Freedom Index Universal Life II	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
Height	**Weight**			
4'6"	119	132	139	155
4'7"	123	136	144	160
4'8"	127	140	149	166
4'9"	131	145	154	172
4'10"	135	150	159	178
4'11"	140	155	164	184
5'0"	144	160	169	190
5'1"	149	164	175	196
5'2"	154	169	180	202
5'3"	159	174	186	208
5'4"	164	179	192	214
5'5"	169	184	198	220
5'6"	174	189	204	227
5'7"	179	195	210	233
5'8"	184	200	215	239
5'9"	189	206	221	244
5'10"	195	211	227	250
5'11"	200	217	233	256
6'0"	205	223	239	263
6'1"	211	229	245	269
6'2"	217	235	251	276
6'3"	223	241	257	283
6'4"	228	247	263	289
6'5"	233	253	269	296
6'6"	238	259	276	303
6'7"	244	265	283	310
6'8"	249	271	289	317
6'9"	254	277	295	324
6'10"	260	283	302	331
6'11"	265	289	308	338
7'0"	270	295	314	346

Ages 71+

TransNavigator Transamerica Journey Transamerica Journey NY	N/A	N/A	N/A	Standard (S/NS)
Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
Freedom Global IUL II Freedom Index Universal Life II	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
Height	**Weight**			
4'6"	123	133	143	158
4'7"	127	138	148	164
4'8"	131	143	153	170
4'9"	135	148	158	176
4'10"	140	153	163	182
4'11"	145	158	168	188
5'0"	149	163	173	194
5'1"	154	168	179	200
5'2"	159	173	185	206
5'3"	164	178	191	212
5'4"	169	184	197	218
5'5"	174	189	203	225
5'6"	179	194	209	232
5'7"	185	200	215	238
5'8"	190	205	221	244
5'9"	195	211	227	249
5'10"	200	216	232	255
5'11"	206	222	238	261
6'0"	212	228	244	268
6'1"	217	234	250	274
6'2"	222	240	256	281
6'3"	228	246	262	288
6'4"	234	252	268	295
6'5"	239	258	274	302
6'6"	244	264	281	309
6'7"	250	270	287	316
6'8"	255	276	293	323
6'9"	261	282	300	331
6'10"	266	288	306	338
6'11"	272	294	313	345
7'0"	277	300	319	353

Height & Weight Chart – Female

Through Age 70

TransNavigator Transamerica Journey Transamerica Journey NY	Select	Preferred (S/NS)	N/A	Standard (S/NS)
Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
Freedom Global IUL II Freedom Index Universal Life II	Preferred Elite	Preferred Plus/ Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
Height	**Weight**			
4'6"	117	128	136	149
4'7"	121	132	141	154
4'8"	125	136	146	159
4'9"	129	140	151	164
4'10"	133	144	156	169
4'11"	138	149	161	175
5'0"	142	154	166	181
5'1"	147	159	171	187
5'2"	151	164	176	193
5'3"	156	169	181	197
5'4"	161	174	185	202
5'5"	165	179	189	206
5'6"	170	184	194	210
5'7"	174	189	199	215
5'8"	178	195	204	220
5'9"	182	200	210	225
5'10"	186	205	215	230
5'11"	190	210	221	236
6'0"	195	216	227	242
6'1"	200	222	233	248
6'2"	205	228	239	254
6'3"	210	233	244	260
6'4"	215	239	250	267
6'5"	220	245	256	274
6'6"	225	250	262	281
6'7"	230	256	268	287
6'8"	235	262	274	293
6'9"	240	267	280	300
6'10"	245	273	286	306
6'11"	250	279	292	313
7'0"	255	284	298	319

Ages 71+

TransNavigator Transamerica Journey Transamerica Journey NY	N/A	N/A	N/A	Standard (S/NS)
Trendsetter Super Trendsetter Super NY Trendsetter LB & Trendsetter Express (Bands 3 & 4)	Preferred Plus	Preferred (S/NS)	Standard Plus	Standard (S/NS)
Freedom Global IUL II Freedom Index Universal Life II	N/A	Preferred Tobacco	Preferred	Non-Tobacco & Tobacco
Height	**Weight**			
4'6"	120	132	140	152
4'7"	124	136	145	157
4'8"	128	140	150	162
4'9"	133	145	155	168
4'10"	137	150	160	174
4'11"	142	155	165	180
5'0"	146	160	170	186
5'1"	151	164	176	192
5'2"	156	169	181	198
5'3"	160	174	186	203
5'4"	165	179	190	207
5'5"	170	184	195	211
5'6"	175	189	199	215
5'7"	179	195	204	220
5'8"	183	200	210	225
5'9"	187	205	215	230
5'10"	191	210	220	235
5'11"	196	216	226	241
6'0"	201	222	232	247
6'1"	206	228	238	254
6'2"	211	233	244	260
6'3"	216	239	251	267
6'4"	221	244	257	273
6'5"	226	250	263	279
6'6"	231	256	270	286
6'7"	237	261	277	292
6'8"	243	267	284	299
6'9"	249	273	291	305
6'10"	254	279	298	312
6'11"	259	285	305	319
7'0"	264	290	312	325

Height & Weight Chart – Trendsetter LB and Trendsetter Express Band 1 & 2 only.

Male

Height	Preferred Choice	Standard	Standard Express	Disability Income Rider	Maximum Weight*
	Weight				
4'6"	132	155	169	150	189
4'7"	136	160	176	156	196
4'8"	140	166	182	164	203
4'9"	145	172	189	169	211
4'10"	150	178	196	174	219
4'11"	155	184	203	178	227
5'0"	160	190	210	182	235
5'1"	164	196	217	187	243
5'2"	169	202	224	191	250
5'3"	174	208	231	196	258
5'4"	179	214	239	201	267
5'5"	184	220	246	207	275
5'6"	189	227	254	212	284
5'7"	195	233	261	218	292
5'8"	200	239	270	225	302
5'9"	206	244	278	231	311
5'10"	211	250	286	238	320
5'11"	217	256	294	243	329
6'0"	223	263	302	251	338
6'1"	229	269	310	257	347
6'2"	235	276	319	263	357
6'3"	241	283	327	270	366
6'4"	247	289	336	278	376
6'5"	253	296	345	286	386
6'6"	259	303	354	296	396
6'7"	265	310	363	305	406
6'8"	271	317	372	314	416
6'9"	277	324	381	323	426
6'10"	283	331	390	331	437
6'11"	289	338	399	342	448
7'0"	295	346	409	353	458

Female

Height	Preferred Choice	Standard	Standard Express	Disability Income Rider	Maximum Weight*
	Weight				
4'6"	128	149	157	145	174
4'7"	132	154	163	150	180
4'8"	136	159	167	156	187
4'9"	140	164	173	161	193
4'10"	144	169	179	166	200
4'11"	149	175	185	170	207
5'0"	154	181	192	173	215
5'1"	159	187	198	178	221
5'2"	164	193	205	182	229
5'3"	169	197	212	187	237
5'4"	174	202	219	191	245
5'5"	179	206	226	196	253
5'6"	184	210	234	201	262
5'7"	189	215	241	207	269
5'8"	195	220	249	214	278
5'9"	200	225	257	219	287
5'10"	205	230	265	226	296
5'11"	210	236	273	231	305
6'0"	216	242	280	238	313
6'1"	222	248	288	243	322
6'2"	228	254	296	249	331
6'3"	233	260	304	256	340
6'4"	239	267	312	264	349
6'5"	245	274	320	271	358
6'6"	250	281	329	280	368
6'7"	256	287	337	289	377
6'8"	262	293	346	297	387
6'9"	267	300	354	306	396
6'10"	273	306	362	314	406
6'11"	279	313	371	321	415
7'0"	284	319	380	330	425

*Maximum weights to qualify for a rated policy; anything above these weights will be declined.

Underwriting Guidelines
for Medical Impairments
T=Table

Impairment	Term/UL/VUL	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
AIDS/HIV	Decline	N	Decline	Decline	Decline
Alcohol abuse	T2 to Decline	N	Decline	Mild – Std Express Other – Decline	Decline
Alcoholism*	<2 yrs since complete abstinence – Decline	Yes, with greater than 10 years of sobriety	Decline	< 5 yrs of complete abstinence – Decline > 5 yrs of complete abstinence – Std to Std Express	Decline
	3-5 yrs since complete abstinence – T3 to T10	N			
	>5 yrs since complete abstinence – Standard to T3	N			
Allergies, hay fever	Standard	Y	Std	Std	Std
ALS (Lou Gehrig's Disease)	Decline	N	Decline	Decline	Decline
Alzheimer's Disease	Decline	N	Decline	Decline	Decline
Amputations	Limited, traumatic injury – Standard Otherwise, see specific cause/disease	Possible in those cases of limited, traumatic injury resulting in amputation.	Due to injury – Standard	Due to injury – Standard	Exclusion Rider or Decline
Anemia	Fully investigated with no underlying cause identified Mild – Standard	N	Mild cases – Std Other – Decline	Mild cases – Std Moderate – Std Express Severe – Decline	Decline
	Moderate – T2 to T5	N			
	Severe – Decline	N			
Aneurysm, abdominal* **	No surgery but with periodic surveillance – T2 to T6	N	Decline	No surgical correction – Decline >6 mos since surgical correction – Std Express	Decline
	No surgery or surveillance – Decline	N			
	No surgery, size > 5 cm – Decline	N			
	Treated with surgery: <6 mos since surgery – Postpone	N			
	>6 mos since surgery – T2 to T6, depending on length of time since surgery	N			
Aneurysm, cerebral* **	No surgery – $7.50 Flat Extra to Decline	N	Decline	No surgical correction or <2 yrs since surgery – Decline >2 yrs since surgical correction – Std to Std Express	Decline
	<6 mos since surgery – Postpone	N			
	6 mos to 2 yrs since surgery – $5 Flat Extra	N			
	>2 yrs since surgery – Standard (if multiple cerebral aneurysms or significant residuals, possible Decline)	N			
Angina*	*See Coronary Artery Disease*				

*Indicates an Attending Physicians Statement (APS) will probably be needed.
**Indicates range of rating will depend on client's age, date of diagnosis, and severity of condition.

Underwriting Guidelines
for Medical Impairments
T=Table

Impairment	Term/UL/VUL	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Anxiety	Mild – (minimal amt of medication, no counseling, no time off work, no psychiatric counseling) – **Standard**	Y	Mild cases – **Std** Other – **Decline**	Mild cases – **Std** Moderate – **Std Express** Other – **Decline**	Decline
	Moderate – (satisfactory response to treatment, out-patient psychotherapy, no more than 1-2 weeks off work) – **Standard to T4**	N			
	Severe – (recurring episodes requiring in-patient care, unable to work) – **T4 to Decline**	N			
Arthritis, osteo	Mild or Moderate – **Standard**	Y (mild only)	Standard	Standard	Exclusion Rider or Decline
	Severe – **possible T2**	N			
Arthritis, rheumatoid* **	Mild – (minimal pain, no deformity, no continuous treatment required) – **Standard**	N	Mild cases – **Std to Std Express**	Mild cases – **Std to Std Express** Moderate – **Std Express** Other – **Decline**	Decline
	Moderate – (moderate activity, frequent drug therapy, slight deformity) – **T2 to T3**	N			
	Severe – (chronic active disease, serious restrictions of movement, continuing treatment including steroids) – **T4 to Decline**	N			
Asthma**	Mild – **Standard to T2**	Y (mild only)	Mild cases – **Std to Std Express**	Mild Cases – **Std to Std Express** Moderate – **Std Express** Severe – **Decline**	Exclusion Rider or Decline
	Moderate – **T3 to T8**	N			
	Severe – **Decline**	N			
	Children: <Age 7 can be considered for coverage at a **Standard** rate if their asthma is mild and well controlled. Age 2 or younger, cannot be considered for coverage	N			
Atrial fibrillation* **	No underlying heart disease, short duration <4 episodes per year – **Standard to T3**	N	Decline	No underlying heart disease, short duration, <4 episodes per year – **Std to Std Express** With underlying heart disease or frequent episodes – **Decline**	Decline
	Chronic or prolonged episodes – **T2 to T6**	N			
Aviation, paid	Commercial pilot, passenger or freight, flying within the U.S. or Canada – **Standard**	Y	Corporate or commercial pilot (passenger or freight) flying within U.S. or Canada – **Std** Other – **$2.50 Flat Extra and up**	Corporate or commercial pilot (passenger or freight) flying within U.S. or Canada – **Std** Other – **$2.50 Flat Extra and up**	**Standard**, if qualified pilot
	Corporate Pilot – **Standard**	Y			
	Other, **$2.50 to $10 Flat Extra** (Rating determined by occupation)	N			
Aviation, private	Student pilot – **$3.50 Flat Extra**	See Preferred Guidelines in Underwriting Criteria	Student – **$3.50 Flat Extra** Qualified Pilot – **Std to $3.50 Flat Extra**	Student – **$3.50 Flat Extra** Qualified Pilot – **Std to $3.50 Flat Extra**	Qualified private pilots may be acceptable
	Qualified pilot – **Standard to $3.50 Flat Extra** (Rating determined by client age, number of hours flown each year and total flying experience)	N			

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Underwriting Guidelines
for Medical Impairments
T=Table

Impairment	Term/UL/VUL	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Back pain *See also Chronic Pain*	Mild to Moderate – Standard	Y	Mild to moderate cases – Std to Std Express Severe or disabling – Decline	Mild to moderate cases – Std to Std Express Severe or disabling – Std Express to Decline	Exclusion Rider or Decline
	Severe – possible T2 to T4	N			
Barrett's Esophagus*	Standard to Decline	N	Decline	Std to Decline	Decline
Bell's Palsy	Standard	Y (If > 3 mos since diagnosis, fully recovered with no complications.)	Fully recovered – Std	Fully recovered – Std	Present – Decline Fully recovered, no residuals – Standard
Bipolar disorder*	Mild – (no loss of work, stable symptoms, low-dose single antidepressant) – T2 to T4	N	Decline	Mild to moderate (very infrequent time lost from work, stable symptoms, 1 or 2 antidepressants, no suicide attempts) – Std Express Otherwise – Decline	Decline
	Moderate – (1 or more episodes, satisfactory response to treatment, infrequent disabling attacks) – T4 to T6	N			
	Severe – (recurring episodes, inpatient care, disabled from work) – T8 to Decline	N			
Blindness	Total blindness – Standard to T3	Possible, if otherwise considered Standard and no impairment of functional capacity.	Standard	Standard	Exclusion Rider
	Partial – Standard	Y			
BPH (Benign Prostatic Hypertrophy)	Normal PSA, urinalysis, no impairments – Standard	Y	Normal PSA,urinalysis, no renal impairment – Standard	Normal PSA,urinalysis, no renal impairment – Standard	History of >6 mos – Standard
Breast disorders (not Cancer)	Benign mass without atypia per biopsy – Standard	Y	Benign mass without atypia per biopsy – Std Otherwise – Decline	Benign mass without atypia per biopsy – Std Benign mass with atypia per biopsy – Std Express	Present – Decline History of/recovered – Standard
	Benign mass with atypia per biopsy – Standard to T4 (determined by client's age and if family history is positive for breast cancer)	N			
Broken bone	Standard	Y	Standard	Standard	Standard or Exclusion Rider
Bronchiectasis*	Minimal or Mild – Standard to T3	N	Decline	Mild – Std Express Moderate or Severe – Decline	Decline
	Moderate – T4 to T6	N			
	Severe – T8 to Decline (could be considered Standard, if successful surgery >1 yr out)	N			
Bronchitis, acute	Standard	Y	Standard	Standard	Present with history of asthma – Decline Otherwise – Standard

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			Band 1	Band 2	
Bronchitis, chronic (COPD)*	Mild – Standard to T3	N	Decline	Minimal or Mild – Std Express Moderate to Severe – Decline	Decline
	Moderate – T4 to T8	N			
	Severe – Decline (if currently using oxygen – Decline)	N			
Bundle branch block, right	Incomplete – Standard	Y	Std to Std Express	Std to Std Express	Decline
	Complete: No CAD risk factors – Standard	N			
	With CAD risk factors – T2 to T3	N			
Bundle branch block, left*	T4 to Decline	N	Decline	Stable for at least 1 yr & no underlying heart disease – Std Express Otherwise – Decline	Decline
Bursitis	Standard	Y	Standard	Standard	Exclusion Rider or Decline
Cancer (internal organ)*	Call Home Office	N	Decline	Call Home Office	Decline
Cancer, skin (not Melanoma)	Standard	Y	Standard	Standard	Standard
Cardiomyopathy	<3 yrs since diagnosis – Postpone	N	Decline	<3 yrs since diagnosis – Decline >3 yrs since diagnosis – Std Express to Decline	Decline
	>3 yrs since diagnosis – T4 to T8				
Carpal Tunnel Syndrome	Standard	Y	Standard	Standard	Exclusion Rider or Decline
Cataracts	Standard	Y	Standard	Standard	Standard or Exclusion Rider
Cerebral Palsy*	Age 8 or less – Decline	N	Decline	Age 8 or less – Decline Age 9 or greater: very mild and no mental retardation – Std mild mental retardation – Std Express Otherwise – Decline	Decline
	Age 9 or greater: Very mild & no mental retardation – Standard	N			
	Otherwise, T4 to Decline	N			
Cerebral Vascular Accident, Stroke (CVA)* **	<1 yr since occurrence – Postpone	N	Decline	Mild and >1 yr since occurrence – Std Express to Decline Otherwise – Decline	Decline
	>1 yr since occurrence – T4 to Decline	N			
	Multiple CVA's – Decline	N			
Chronic Fatigue Syndrome	<1 yr since last symptoms – Postpone	N	Fully recovered – Standard	Fully recovered – Standard	Present, within 2 yrs of recovery – Decline >2 yrs since recovery, no residuals – Standard
	>1 yr since last symptoms – Standard	Y			

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			Band 1	Band 2	
Chronic Obstructive Pulmonary Disorder (COPD)**	Minimal to Mild – **Standard to T4**	N	Decline	Minimal to Mild – **Std Express** Moderate to Severe – **Decline**	Decline
	Moderate – **T6 to T8**				
	Severe – Usually **Decline** (rating will be higher if currently using tobacco; supplemental oxygen is **Decline**)				
Chronic pain	Mild – **Standard to T3**	N	Mild to moderate cases – **Std to Std Express** Severe or disabling – **Decline**	Mild to moderate cases – **Std to Std Express** Severe or disabling – **Std Express to Decline**	Decline
	Moderate – **T4 to T8**	N			
	Severe – **Decline**	N			
Cirrhosis (liver)	Complete abstinence from alcohol for > 5 yrs, no complications, normal liver enzymes – T6 to **Decline**	N	Decline	Decline	Decline
	Otherwise, **Decline**	N			
Colitis, ulcerative* **	<1 yr since diagnosis – **T3 to T4**	N	Decline	<1 year since diagnosis or major attack – **Decline** 1-5 yrs since diagnosis or major attack – **Std Express** >5 yrs since diagnosis or major attack – **Std**	Decline
	1-5 yrs since diagnosis – **T2 to T6**	N			
	>5 yrs since diagnosis – **Standard**	N			
	Severe colitis or with complications – **Decline**	N			
Colitis, other than ulcerative	**Standard to Decline**, depending on cause	Y	Standard	Standard	Standard to Decline
Concussion (head injury)	Mild – **Postpone** 6 mos, then **Standard** (if no residuals)	Y (if no residuals)	Mild – >6 mos with no residuals – **Standard**	Mild – >6 mos with no residuals – **Standard**	Standard to Decline
	Moderate – **Postpone** 1 yr, then **Standard** (if no residuals)	N			
	Severe – **Postpone** 2 yrs, then **Standard** (if no residuals)	N			
Congestive Heart Failure (CHF)* **	<1 yr since complete recovery – **Postpone**	N	Decline	>1 year since full recovery and no treatment – **Std Express to Decline**	Decline
	Otherwise, **T4 to Decline**	N			
Convulsions*	*See Epilepsy*				
Coronary Artery Disease* **	<3 mos after bypass – **Postpone**	N	Decline	Age 45 or less – **Decline** Ages 46 & up – **Std Express to Decline**	Decline
	<6 mos after angioplasty – **Postpone**	N			
	Ages: <40 – **Decline**	N			
	40-45 – **T6 to Decline**	N			
	46-59 – **T4 to Decline**	N			
	>60 – **T2 to Decline** May be able to improve offer with credits for favorable factors such as cholesterol and recent negative cardiac testing.	N			

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			Band 1	Band 2	
Criminal activity	Criminal charges pending, or currently on probation or parole – **Postpone**	N	Criminal charges pending, or currently on probation or parole – **Decline** Otherwise – **call Home Office**	Criminal charges pending, or currently on probation or parole – **Decline** Otherwise – **call Home Office**	Decline
	Otherwise, **call Home Office**	N			
Crohn's Disease* **	<1 yr from diagnosis or major attack – **Postpone**	N	Decline	<1 year since diagnosis or major attack – **Decline** 1-5 yrs since diagnosis or major attack – **Std Express** >5 yrs since diagnosis or major attack – **Std**	Standard
	>1 yrs from diagnosis or major attack – **T2 to T6**	N			
Cyst, benign	Standard	Y	Standard	Standard	Standard
Cystic Fibrosis	Decline	N	Decline	Decline	Decline
Depression	Mild – (minimal amt of medication, no counseling, no time off work, no psychiatric counseling) – **Standard**	Possible	Mild cases (stable symptoms, no disability, 1 antidepressant) – **Std to Std Express** Otherwise – **Decline**	Mild cases (stable symptoms, no disability, 1 antidepressant) – **Std to Std Express** Moderate (stable symptoms, very infrequent time lost from work, 1 or 2 antidepressants) – **Std Express** Severe – **Decline**	Decline
	Moderate – (satisfactory response to treatment, outpatient psychotherapy, no more than 1-2 weeks off work) – **Standard to T4**	N			
	Severe – (recurring episodes requiring inpatient care, unable to work) – **T6 to Decline**	N			
Dermatitis	Standard	N	Standard	Standard	Standard
Diabetes* **	**Standard to Decline** (rating determined by current age, how long since diagnosis, and control)	N	Diagnosed after age 40, controlled with diet or 1-2 oral medications only – **Std Express** Otherwise – **Decline**	Diagnosed after age 40, controlled with diet, oral medication, or insulin – **Standard to Decline**	Decline
Diverticulitis**	Mild attacks, fully recovered – **Standard to T2**	Y	Mild attacks, fully recovered – **Std to Std Express** Otherwise – **Decline**	Mild attacks, fully recovered – **Std to Std Express** Otherwise – **Decline**	Exclusion Rider or Decline
Down's Syndrome* **	Mild – **T8 to T10**	N	Decline	Decline	Decline
	Moderate or Severe – **Decline**	N			
Driving Under the Influence (DUI)*	<1 yr since violation: < age 26 – **Decline**	N	>1 yr since occurrence, single episode, no other driving violations – **Standard**	>1 yr since occurrence, single episode, no other driving violations – **Standard**	Decline
	Ages 26-35 – **$5 Flat Extra**	N			
	Ages 36 & older – **$3.50 Flat Extra**	N			
	1-5 yrs since violation – **Standard to $5 Flat Extra** depending on age	N			
	>5 yrs since violation – **Standard**	Y			
	Multiple DUIs – Probable **Decline**	N			
	Under age 21 at time of offense – **Individual Consideration**	N			

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			Band 1	Band 2	
Drug Abuse, marijuana	Experimental/Intermittent (< or = to 9x's per month) – Standard Tobacco	N	Experimental or intermittent only – Standard	Experimental or intermittent only – Standard	Decline
	More frequent use – T2 to Decline	N			
**Drug Abuse, other than marijuana* ** **	Current use or use within last 3 yrs – Decline	N	Decline	Decline	Decline
	3-6 yrs since complete abstinence – $7.50 Temporary Flat Extra	N			
Eczema	Standard	Y	Standard	Standard	Standard
**Emphysema* ** **	Minimal to Mild – Standard to T4	N	Decline	Minimal or Mild – Std Express Moderate to Severe – Decline	Decline
	Moderate – T6 to T8	N			
	Severe – Usually Decline (ratings will be higher if currently using tobacco; supplemental oxygen use is Decline.)	N			
Endocarditis	Postpone 1 yr, then Standard (if no residuals)	Y	>1 yr – Standard (if no residuals)	>1 yr – Standard (if no residuals)	Standard to Decline
**Epilepsy, grand mal* ** **	Diagnosis <1 yr ages <36 – Postpone	N	Controlled with minimal meds and no seizures within past 2 yrs – Std to Std Express	Controlled with minimal meds and no seizures within past 2 yrs – Std to Std Express	Decline
	Diagnosis <6 mos ages 36 & up – Postpone	N			
	<7 seizures per year: Age <36 – T6	N			
	Ages 36 & up – T4	N			
	7-12 seizures per year: Age <36 – T8	N			
	Age 36 & up – T6	N			
	>12 seizures per year: Age <36 – T12 to Decline	N			
	Ages 36 & up – T8 to Decline	N			
	Seizures Ceased >1 yr – T3 to Standard	Y (if last seizure > 5 yrs ago)			
**Epilepsy, petit mal* ** **	<6 mos since diagnosis – Postpone	N	Controlled with minimal meds and no seizures within past 2 yrs – Std to Std Express	Controlled with minimal meds and no seizures within past 2 yrs – Std to Std Express	Decline
	<7 seizures/yr – Standard	N			
	7-12 seizures/yr – Standard to T2	N			
	>12 seizures/yr – T2 to T3	Y (if last seizure >5 years ago)			
	>2 yrs since last seizure – Standard				
Esophageal stricture	Mild to Moderate – Standard to T4	N	Mild cases – Std to Std Express	Mild cases – Std to Std Express	Standard or Exclusion Rider
	Severe – T4 to T8	N			
	(consider Standard if successful surgery >1 ago)	N			
Fibromyalgia, fibrositis	Possible Standard (severe, disabling cases may require rating)	Y	Mild cases – Std Moderate, not disabling – Std Express	Mild cases – Std Moderate, not disabling – Std Express Severe – Decline	Decline
Fistula & fissure, anal	Standard	Y	Standard	Standard	Standard

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			Band 1	Band 2	
Fracture, bone or skull (no residuals)	Standard	Y	Standard	Standard	Full recovery, no residuals – Standard
Gall bladder disorders	Standard	Y	Standard	Standard	Present – Decline Recovered/ Corrected – Standard
Gastric bypass surgery*	Banding, LAGB, VBG Surgeries: 3 mos or less since surgery – Postpone	N	At least 2 yrs out from surgery, current weight within build guidelines, no complications – Std	At least 2 yrs out from surgery, current weight within build guidelines, no complications – Std	Decline
	3 mos to 2 yrs – T2	N			
	>2 yrs – Standard	N			
	Malabsorptive Surgeries: < 6 mos since surgery – Postpone	N			
	>6 mos to < 2 yrs – T3	N			
	2-5 yrs – T2	N			
	>5 yrs – Standard	N			
Gastroenteritis, recovered	Standard	Y	Standard	Standard	Standard
Gastroesophageal Reflux Disease (GERD)	Standard	Y	Standard	Standard	Standard
Glaucoma	Standard	Y	Standard	Standard	Exclusion Rider or Decline
Glomerulonephritis, chronic*	Standard to Decline (depends on cause & severity)	N	Decline	Decline	Decline
Gout	Standard (chronic, severe cases may require rating)	Y	Standard	Standard	Standard or Exclusion Rider
Headache, migraine or tension	Standard	Y	Standard	Standard	Mild – occasional, no absences from work – Standard, Otherwise – Decline
Hearing impairment	Standard	Y	Standard	Standard	Exclusion Rider
Heart attack* **	*See Coronary Artery Disease*				
Heart bypass surgery* **	*See Coronary Artery Disease*				
Heart valve replacement*	<6 mos since surgery – Postpone	N	Decline	Std Express to Decline	Decline
	>6 mos since surgery – T2 to Decline (rate dependent on age & valve replaced)	N			
Heart valve surgery* **	<6 mos since surgery – Postpone	N	Decline	Standard to Decline	Decline
	>6 mos since surgery – Standard to Decline	N			
Heartburn	Standard	Y	Standard	Standard	Standard

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			Band 1	Band 2	
Hemorrhoids	Standard	Y	Standard	Standard	Standard
Hepatitis A	Standard (fully recovered)	Y	Standard (fully recovered)	Standard (fully recovered)	Standard
Hepatitis B	One episode, fully recovered – **Standard**	N	Decline	Acute, fully recovered – **Std** Chronic – **Standard to Decline**	Decline
	Chronic – **Standard** to **Decline**	N			
Hepatitis C	Standard to Decline	N	Decline	Standard to Decline	Decline
Hernia	Standard	Y	Standard	Standard	Asymptomatic or surgically corrected – **Standard**, Otherwise – **Decline**
Herniated disc	Standard	Y	Standard	Standard	Exclusion Rider or Decline
High blood pressure (Hypertension)	Usually **Standard** (if under control)	Y	Controlled with one or two medications – **Standard**	Controlled with one or two medications – **Standard**	Controlled – **Standard**
Histoplasmosis	Present – **Postpone**	N	Recovered with no residuals – **Standard**	Recovered with no residuals – **Standard**	Decline
	Recovered w/o residuals > 6 mos – **Standard**	Y			
	W/residual lung impairment – **T2 to Decline**	N			
Hodgkin's Disease* **	T2 to Decline	N	Decline	Call Home Office	Decline
Huntington's Disease**	Present – **Decline**	N	Decline	Decline	Decline
	Family history, with negative genetic testing – **Standard**	N			
	Family history, without genetic testing – **$2.50 to $10 Flat Extra**	N			
Hydronephrosis**	Resolved or cause corrected – **Standard**	N	Resolved or cause corrected – **Standard**	Resolved or cause corrected – **Standard**	Decline
	Cause still present – **T2 to Decline**	N			
Hysterectomy	**Standard** (if no cancer history)	Y	**Standard** (if no cancer history)	**Standard** (if no cancer history)	**Standard** (if no cancer history)
Ileitis* **	*See Crohn's Disease*				
Indigestion	Standard	Y	Standard	Standard	Standard
Kidney failure, dialysis	Decline	N	Decline	Decline	Decline
Kidney infection, recovered	Standard	Y	Standard	Standard	Standard to Decline
Kidney removal	**Standard to Decline** (depending on cause & current renal function)	Y (depending on reason)	Decline	**Std to Decline** (depending on cause & current kidney function)	Decline
Kidney stones	Standard (frequent attacks may require rating)	Y	Standard (minimal attacks)	Standard (minimal attacks)	Exclusion Rider or Decline

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			Band 1	Band 2	
**Kidney transplant* ** **	<1 yr since transplant – **Decline**	N	Decline	Decline	Decline
	>1 yr since transplant – **T6 to Decline**	N			
**Leukemia* ** **	<2 yrs since last treatment – **Postpone**	N	Decline	Call Home Office	Decline
	>2 yrs since last treatment – **T4 to Decline**				
Lupus, discoid	**Standard to Decline** (depending on severity)	N	Std to Std Express	Std to Std Express	Decline
Lupus, systemic*	<1 yr since diagnosis – **Postpone**	N	Decline	<4 years since diagnosis – **Decline** 4 years since diagnosis and no serious symptoms – **Std Express**	Decline
	1 yr & up from diagnosis – **T2 to Decline**	N			
**Lymphoma* ** **	<3 yrs from last treatment – **Postpone**	N	Decline	Call Home Office	Decline
	>3 yrs – **T2 to Decline**	N			
Malaria	Single episode – **Standard**	Y (if fully recovered)	Standard	Standard	Single attack – **Standard**
	Multiple episodes – **Standard to T2**	N			
Medicinal Marijuana	Rate will be determined by underlying medical condition				
**Melanoma* ** **	**Standard to Decline**	N	Decline	Call Home Office	Decline
Meniere's Disease	Standard	Y	Standard	Standard	Decline
Meningioma*	Surgically removed – **Standard to $7.50 Flat Extra**	N	At least 3 years out from complete excision and no residuals – **Std**	At least 3 years out from complete excision and no residuals – **Std**	Decline
	Otherwise, **T2 to Decline**	N			
Meningitis	<6 mos since recovery – **Postpone**	N	<6 mos since recovery – **Postpone** >6 mos since recovery, no residuals – **Std**	<6 mos since recovery – **Postpone** >6 mos since recovery, no residuals – **Standard**	Full recovery-**Standard**
	>6 mos since recovery, no residuals – **Standard**	Y			
**Mental retardation* ** **	Mild to Moderate – **Standard to T2**	N	Decline	Mild to Moderate – **Std Express** Otherwise – **Decline**	Decline
	Severe/Profound – **Decline**	N			
Mitral insufficiency, Mitral Valve Prolapse (MVP)*	Mild – **Standard to T4**	N	Mild cases – **Std**	Mild cases – **Std** Moderate – **Std Express** Severe – **Decline**	Controlled – **Standard**
	Moderate – **T2 to T4**	N			
	Severe – **T4 to Decline**	N			
Mitral stenosis*	Mild – **Standard to T6**	N	Decline	Slight or Mild – **Std Express** Moderate or Severe – **Decline**	Decline
	Moderate – **T2 to Decline** (depending on age)	N			
	Moderate to Severe – **T4 to Decline**	N			
Mononucleosis	Standard	Y	Standard	Standard	Recovered – **Standard**

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			Band 1	Band 2	
Mountain climbing	Based on location, scale (YDS or other grading scale), altitude and equipment used. – **Standard to Decline**.	Subject to details. Minor trail climbing or equivalent may be acceptable within preferred classes.	Based on location, scale (YDS or other grading scale), altitude, and equipment used – **Std to Decline**	Based on location, scale (YDS or other grading scale), altitude, and equipment used – **Std to Decline**	**Decline**
	Please **call Home Office** with details for quote.	N			
Multiple Sclerosis (MS)* **	<1 yr since diagnosis: Progressive – **T8**	N	**Decline**	Relapsing-remitting type, >1 yr since diagnosis and mild to moderate symptoms – **Std Express** Progressive or severe symptoms – **Decline**	**Decline**
	Relapsing-Remitting – **T6**	N			
	>1 yr since diagnosis – degree of disability: Mild – **T2 to T3**	N			
	Moderate – **T4 to T6**	N			
	Severe – **T8 to Decline**	N			
	Benign MS > 25 yrs since diagnosis w/no signs or symptoms for 5 years – **Standard**	N			
Muscular Dystrophy**	Becker or limb girdle – **T10 to Decline**	N	**Decline**	**Decline**	**Decline**
	Duchene – **Decline**	N			
	Dystrophia Myotonica – **Decline**	N			
	Facioscapulohumeral – **Standard to T6**	N			
	Mitochondrial – **Standard to Decline**	N			
	Myotonia Congenita – **Standard**	N			
	Periodic Paralysis – **Standard to T2**	N			
Myasthenia Gravis*	Ocular: <1 yr since diagnosis – **Postpone**	N	**Decline**	Ocular type and >1 yr since diagnosis – **Std to Std Express** Generalized type and >1 yr since diagnosis – **Std Express**	**Decline**
	1-5 yrs since diagnosis – **T2 to T4**	N			
	>5 yrs – **Standard**	N			
	Generalized: <1 yr since diagnosis – **Postpone**	N			
	1-7 yrs since diagnosis – **T4**	N			
	>7 yrs since diagnosis – **T2**	N			
Myocarditis*	<2 yrs since diagnosis – **Postpone**	N	**Decline**	At least 2 yrs since diagnosis, single episode, fully recovered – **Std to Std Express**	**Decline**
	>2 yrs since diagnosis, fully recovered – **Standard to T2**	Y			
Nephrectomy	**Standard to Decline** (depending on cause & renal function)	Possible depending on the circum-stances	**Standard to Decline** (depending on cause & renal function)	**Std to Decline** (depending on cause & current kidney function)	**Standard to Decline** (depending on cause & renal function)

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Nephritis, acute	One episode, fully recovered – **Standard**	Y	One episode, fully recovered – **Standard**	One episode, fully recovered – **Standard**	Standard or Exclusion Rider
	Multiple episodes – **Standard to T3**	N			
Neurosis, anxiety	*See Anxiety*				
Non-Hodgkin's lymphoma* **	<3 yrs from last treatment – **Postpone**	N	Decline	Call Home Office	Decline
	>3 yrs – **T2 to Decline**	N			
Occupations with special hazards	Examples of occupations with special hazards: Aviation, Military, Building and Construction, Mining and Quarrying, and Professional Athletes, may be considered for coverage with possible **Flat Extra**. This is not an inclusive list; contact the **Home Office** if you have a question about an occupation.	Possible if occupation is considered standard, Otherwise no preferred.	Call Home Office	Call Home Office	Decline
Operating While Intoxicated (OWI)	*See DUI*				
Osteoarthritis	*See Arthritis, osteo*				
Pacemaker*	**Standard to Decline** (rating determined by the age of the client, years since pacemaker implanted and reason for the pacemaker.)	N	Decline	**Std Express to Decline** (Rating determined by the age of the client, years since pacemaker implanted, and reason for pacemaker)	Decline
Pancreatitis	Acute: <6 mos since attack – **Postpone**	N	Single episode and >6 mos since attack – **Std** Otherwise – **Decline**	Single episode and >6 mos since full recovery – **Std** Chronic and >1 yr since last symptoms – **Std Express to Decline**	Decline
	Otherwise, probably **Standard**	N			
	Chronic: < 1 yr since last symptoms – **Decline**	N			
	1-4 yrs since symptoms – **T3 to T6**	N			
	>4 yrs since symptoms – **Standard to T2**	N			
	With complications – **T8 to Decline**	N			
Paralysis*	Monoplegia – **Standard to T2**	N	Decline	Monoplegia and Hemiplegia – **Std Express** Otherwise – **Decline**	Decline
	Hemiplegia – **Standard to T4**				
	Paraparesis – **T2 to T10**				
	Paraplegia – **Highly Substandard to Decline**				
	Quadriplegia – **Decline**				
Parkinson's Disease* **	Mild – **Standard to T3**	N	Decline	Mild – **Std Express** Moderate or Severe – **Std Express to Decline**	Decline
	Moderate – **T2 to T4**	N			
	Severe – **T4 to Decline**	N			

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Underwriting Guidelines
for Medical Impairments
T=Table

Impairment	Term/UL/VUL	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Pericarditis*	Single episode: <3 mos since diagnosis – **Postpone**	N	Single episode and >1 yr since full recovery – **Std** Otherwise – **Decline**	Single episode and >1 yr since full recovery – **Std to Std Express** Multiple episodes and >1 yr since full recovery – **Std to Std Express**	Decline
	> 3 mos since full recovery – **Standard**	N			
	Multiple episodes: < 6 mos since full recovery – **Postpone**	N			
	6 mos to 1 yr – **T3**	N			
	1 to 3 yrs – **T2**	N			
	> 3 yrs – **Standard**	N			
Peripheral Vascular Disease (PVD)*	Nonsmoker – **T2 to T4**	N	Decline	Nonsmoker – **Std Express** Smoker – **Decline**	Decline
	Smoker – **T5 to Decline**	N			
Phlebitis, thrombosis, blood clot	Single episode, fully recovered – **Standard**	Y	Single episode, fully recovered – **Standard**	Single episode, fully recovered – **Standard**	Decline
	Multiple episodes – **Standard to T4**	N			
Pilonidal cyst	Standard	Y	Standard	Standard	Standard
Pituitary adenoma	Standard to Decline	N	Decline	Successful treatment & no complications – **Std to Decline**	Decline
Pleurisy	Usually **Standard** (multiple episodes may be rated)	Y	Single episode recovered – **Standard**	Single episode recovered – **Standard**	Decline
Pneumoconiosis	Minimal to Mild – **Standard to T4**	N	Decline	Minimal or Mild – **Std Express** Moderate to Severe – **Decline**	Decline
	Moderate – **T6 to T8**	N			
	Severe – **Decline**	N			
Pneumonia, full recovery	Standard	Y	Standard	Standard	Standard
Pregnancy, no current or history of complications	Standard	Y	Standard	Standard	Decline
Prostatitis, with normal PSA	Standard	Y	Standard	Standard	Present or chronic – **Decline** Single episode/ full recovery – **Standard**
Psychosis*	<2 yrs since diagnosis/episode – **Postpone**	N	Decline	Mild to moderate (very infrequent time lost from work, stable symptoms, 1 or 2 antidepressants, no suicide attempts) – **Std Express** Otherwise – **Decline**	Decline
	2 -10 yrs since diagnosis/episode – **T2 to T8**	N			
	>10 yrs since diagnosis/episode – **Standard to T3**	N			
Pyelonephritis, acute	One episode, fully recovered – **Standard**	Y	One episode, fully recovered – **Standard**	One episode, fully recovered – **Standard**	Standard or Exclusion Rider
	Multiple episodes – **Standard to T3**	N			
Pyelonephritis, chronic*	**Standard to Decline** (depending on renal function)	N	Decline	**Std to Decline** (depending on renal function)	Decline
Quadriplegia	Decline	N	Decline	Decline	Decline

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Impairment	Term/UL/VUL	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Racing, motor vehicle	Amateur – Standard	Y	Amateur – Standard	Amateur – Standard	Decline
	Professional or semi-professional – $2.50 to $5 Flat Extra	N	Professional or semi-professional – $2.50 to $5 Flat Extra	Professional or semi-professional – $2.50 to $5 Flat Extra	
Raynaud's Disease	Standard to T4	Y (if not rated)	Std to Std Express	Std to Std Express	Decline
Rheumatic Fever, no heart complications	Mild – Standard to T2	N	Mild cases and fully recovered – Std to Std Express Otherwise – Decline	Mild cases and fully recovered – Std to Std Express Moderate to Severe – Std Express to Decline	No heart damage – Standard
	Moderate – T2	N			
	Severe – T4 to Decline	N			
Rheumatoid Arthritis*	*See Arthritis, rheumatoid*				
Sarcoidosis* **	Standard to Decline	N	Decline	Standard to Decline	Decline
Sebaceous cyst	Standard	Y	Standard	Standard	Standard
Schizophrenia*	<2 yrs since diagnosis/episode – Postpone	N	Decline	Mild to moderate (very infrequent time lost from work, stable symptoms, 1 or 2 antidepressants, no suicide attempts) – Std Express Otherwise – Decline	Decline
	2-10 yrs since diagnosis/episode – T2 to T8	N			
	>10 yrs since diagnosis/episode – Standard to T3	N			
Sciatica	Standard	Y	Standard	Standard	Standard or Exclusion Rider
Scuba diving, recreational, lakes, rivers, coastal waters	100 feet or less – Standard	Y	100 feet or less – Standard 101-250 feet – $2.50 to $5 Flat Extra >250 feet – $7.50 to $10 Flat Extra	100 feet or less – Standard 101-250 feet – $2.50 to $5 Flat Extra >250 feet – $7.50 to $10 Flat Extra	Decline
	101-250 feet – $2.50 to $5 Flat Extra	N			
	>250 feet – $7.50 to $10 Flat Extra	N			
Seizures	*See Epilepsy*				
Sinusitis	Standard	Y	Standard	Standard	Standard
Sky diving	$5 to $7.50 Flat Extra	N	$5 to $7.50 Flat Extra	$5 to $7.50 Flat Extra	Decline
Sleep apnea**	Mild – Standard	N	Mild cases only – Std to Std Express	Mild cases – Std to Std Express Moderate to Severe – Std Express to Decline	Decline
	Moderate – Standard to T3	N			
	Severe – T2 to T4	N			
Stroke* **	<1 yr since occurrence – Postpone	N	Decline	Mild and >1 year since occurrence – Std Express to Decline Otherwise – Decline	Decline
	>1 yr since occurrence – T4 to Decline	N			
	Multiple CVAs – Decline	N			
Suicide attempt*	<1 yr since attempt – Postpone	N	Decline	<1 year since single attempt – Postpone 1-5 years since single attempt – $5 Flat Extra >5 years since single attempt – Standard Multiple attempts – Decline	Decline
	1-5 yrs since attempt – $5 Flat Extra	N			
	>5 yrs since attempt – Standard (if history of multiple attempts, expect higher ratings)	N			

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Underwriting Guidelines
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Impairment	Term/UL/VUL	Preferred Possible	Trendsetter Express & Trendsetter LB		Monthly Disability Income Rider
			Band 1	Band 2	
Thyroid disorder	Usually **Standard**	Y	Usually **Standard**	Usually **Standard**	Hypothyroid – **Standard** Hyperthyroid – >2 yrs since diagnosed/ stable – **Standard** Otherwise – **Decline**
Transient Ischemic Attack (TIA)* **	<6 mos since occurrence – **Postpone**	N	**Decline**	<6 mos since single occurrence – **Postpone** >6 mos since single occurrence – **Std to Std Express** (If multiple TIA's, **Postpone** 1 yr from last occurrence and then **Std Express to Decline**)	**Decline**
	>6 mos since occurrence – **Standard to T4** (if history of multiple TIA's, **Postpone** 1 yr since last occurrence and expect higher ratings)	N			
Transurethral resection of prostate (TURP)	No history of cancer – **Standard**	Y	**Standard**	**Standard**	**Standard**
Tuberculosis	Usually **Standard**	Y (if fully recovered)	Fully recovered – **Std**	Fully recovered – **Standard**	**Decline**
Tumors, benign	Usually **Standard**	Y	Usually **Standard**	Usually **Standard**	**Standard or Exclusion Rider**
Tumors, malignant	Call Home Office	N	**Decline**	Call Home Office	**Decline**
Ulcerative colitis* **	*See Colitis, ulcerative*				
Ulcer, stomach	**Standard**	Y	**Standard**	**Standard**	Present to within 2 yrs of treatment – **Decline** >2 yrs since treatment & fully recovered – **Standard**
Upper respiratory tract infection, cold	**Standard**	Y	**Standard**	**Standard**	**Standard**
Urinary Bladder Infection, acute	**Standard**	Y	**Standard**	**Standard**	**Standard**
Varicocele, hydrocele, cystocele	**Standard**	Y	**Standard**	**Standard**	**Standard or Exclusion Rider**
Varicose veins	**Standard**	Y	**Standard**	**Standard**	Mild with no swelling or ulcerations – **Standard** Otherwise – **Decline**

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Table Rating Guide

1/A = 25%
2/B = 50%
3/C = 75%
4/D = 100%
5/E = 125%
6/F = 150%
8/H = 200%
10/J = 250%
12/L = 300%
16/P = 400%

If you have questions concerning any of the information contained in this *Guide*, please contact the Transamerica New Business & Underwriting Support Unit at (800) 295-3990.

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