



Lighten Up.

Our Initial Underwriting Requirements Did.

When it comes to initial underwriting requirements, it's easy to get bogged down in a lot of time-consuming forms and tests. However, Transamerica's revised guidelines will lighten your load when it comes to ordering Medical Exams, Personal Financial Supplements and Electrocardiograms.

Paramed instead of a full medical exam	MVR (ordered at home office discretion)
\$2,000,001 – \$3,500,000 / age 51 – 70 \$3,500,001 – \$10,000,000 / age 18 – 70	\$0 – 1,000,000 / age 41 – 70
PFS no longer required	ECG no longer required
\$1,000,001 – \$5,000,000 / age 18 – 60	\$1,000,001 – 2,000,000 / age 41 – 50 \$3,500,001 – \$10,000,000 / age 18 – 40
Joint Survivor cases	
Face amount is reduced by 50% for joint survivor cases when determining Initial Underwriting Requirements needed for each proposed insured.	

Relaxed Initial Underwriting Requirements are just some of the many enhancements we've made to our underwriting guidelines.

Underwriting to Make Life a Little Easier.

Contact us today!

Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.



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AEGON companies