



Add More Fuel to Your Term Sales with **TOP 15** and **TOP 25**

Speed your way through underwriting and to the top of the sales charts with the newly enhanced Transamerica Opportunity Program (TOP) now featuring both 15 and 25 year level term.

With the TOP, qualifying applicants can obtain up to \$1 million of coverage. The TOP includes:

- Accelerated underwriting and no medical exams*
- 15 and 25 year level term policies
- Fully commissionable premiums including policy fees
- Up to \$1 million of additional coverage, with a minimum face amount of \$100,000 on the previous policy
- A comprehensive list of over 64 qualifying carriers
- Allowances for multiple policies up to the qualifying limit

Whether or not their current policy is still in force, prospects may qualify for TOP if they've been fully underwritten and issued a Term policy within the past five years and:

- Are ages nearest 18–60. Washington State: 18–55 for Trendsetter® Super 25
- Have been underwritten with blood work
- Have been issued a risk class equivalent or better than Preferred or Standard. Smoker risk classes are acceptable

For details about the TOP Program, contact us today.

*This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau (MIB) screening, nonmedical, face page of previously issued term policy, and additional requirements which may be imposed based on information from MIB. Program is subject to withdrawal at any time without notice from the Company.

Trendsetter® Super 15 and Trendsetter® Super 25 are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499 (Policy Form # 1-305 11-107 and Policy Form #1-303 11-107), or Transamerica Financial Life Insurance Company, Harrison, NY 10528 (Policy Form # 3-305 11-109 and Policy Form #3-303 38-109.) Premiums increase annually starting in year 16 for the 15-year policy and in year 26 for the 25-year policy. Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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.



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies

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TO 15 & TO 25

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