



# Breathe a Little Easier.

## New Underwriting Enhancements Give Asthmatic Prospects Some Breathing Room.

Under Transamerica's newly enhanced underwriting guidelines, prospective clients with asthma—even those taking meds—may now qualify for **Preferred Status**, on a case-by-case basis.

Asthma is a chronic inflammatory disorder of the airways associated with the development of wheezing, shortness of breath, chest tightness and a cough. It affects approximately five percent of the U.S. population. Individuals with this impairment may represent a significant underwriting challenge. Thorough assessment is suggested before allowing preferred consideration.

However, at Transamerica, we realize that mortality from asthma is fairly uncommon and has been decreasing over the past ten years, so we've made some positive changes to our Asthma guidelines.

Preferred Status is available provided the applicant:

- is a **nonsmoker** between the ages of 25-65
- hasn't been hospitalized for asthma in the last five years; no other ailments
- information from medical records, not self-reported
- must meet all our regular, published Preferred criteria
- no underwater or high altitude avocations, whether ratable or non-ratable
- treatment may include intermittent (as needed) use of inhaled bronchodilators, or brief courses of corticosteroids, or low dose medication
- favorable respiratory studies with FVC >80% of expected, and variability of FEV1 or PEF over time <20%
- brief (hours), day-time, low-intensity symptoms less than once per month, with no time off of work or school due to asthma symptoms

Final decisions are up to underwriters and will be based on evidence collected during the underwriting process. Not all cases may qualify.

Preferred Status for Asthmatics is just one of the many enhancements we've made to our underwriting guidelines.

Underwriting to Make Life a Little Easier

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