# TOP 15 & TOP 25 Program Details

The Transamerica Opportunity Program (TOP) from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company offers qualifying clients an easier way to increase or extend their existing term life coverage with a Trendsetter® Super 15 or Trendsetter® Super 25 policy with accelerated underwriting and no medical exams.

Under TOP, we will modify the initial underwriting requirements for qualifying individual Trendsetter Super 15 and Trendsetter Super 25 cases. The program is not guaranteed issue. Additional evidence of insurability will be requested if the Underwriter determines it's necessary.

## TOP Program Rules and Guidelines

1. The products currently available that may be applied for are Trendsetter Super 15 or Trendsetter Super 25.

2. The previously issued term life policy being "topped":

   - Must have been fully underwritten, with blood work, to qualify. If it was issued without blood work/analysis, it is not eligible.
   - Must have been issued Preferred (including Preferred Plus or similar) or Standard (including Standard Plus or similar). Smoker classes are acceptable; however, Substandard rated policies are not eligible for the program.
   - Must have had a face amount of $100,000 or more.
   - Must be from a specifically identified qualifying carrier, which includes Transamerica Life and Transamerica Financial Life.
   - Must have been issued within a five-year rolling period, which is defined as the duration of time between the policy date of the previously issued policy (as shown on the face page) and the date of the new Trendsetter Super application.

3. Qualifying issue ages (age nearest birthday): 18 to 60.

4. Face Amounts—Maximum amount of new coverage is dependent on the rolling period:

| Period from Previous Policy Issue Date | Maximum Face Amount |
|---|---|
| One Year (Rolling Date) | $1,000,000 |
| Three Years (Rolling Date) | $750,000 |
| Five Years (Rolling Date) | $500,000 |

   Multiple policies adding up to the designated maximum face amount may be issued under the program; however, new coverage under the TOP program may never amount to more than $1,000,000 in total per individual life per lifetime. Coverage maximums are limited to normal Company maximum retention.

5. Qualifying Risk Classes—Applicants may qualify for one of the following risk classes, based on the classification of their previously issued policy and Underwriter's approval: Preferred Nonsmoker, Standard Nonsmoker, Preferred Smoker, and Standard Smoker. Preferred Plus and Standard Plus classes are not available on new coverage under the program.

6. The program is not guaranteed issue. Additional evidence may be requested if the Underwriter determines it is necessary.

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## Applications

# TOP Eligible Term Carriers

The following is a comprehensive list of qualifying Term carriers for the Transamerica Opportunity Program (TOP) from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. If you cannot find a specific company below, please contact Richard Mar in Life Products at 213-742-5022.

| Company | Holders of this | May apply for this |
|---|---|---|
| **All American Life** | Select Nontobacco (Class I, II) | Preferred Nonsmoker |
| | Select Tobacco (Class V) | Preferred Smoker |
| | Select Nontobacco (Class III) | Standard Nonsmoker |
| | Standard Nontobacco (Class IV) | Standard Nonsmoker |
| | Standard Tobacco (Class VI) | Standard Smoker |
| **Allianz** | Elite Select Nontobacco | Preferred Nonsmoker |
| | Super Select Nontobacco | |
| | Select Plus Nontobacco | |
| | Ultra Preferred Nontobacco | |
| | Super Preferred Nontobacco | |
| | Preferred Plus Nontobacco | |
| | Preferred Nontobacco | |
| | Select Nontobacco | Standard Nonsmoker |
| | Nontobacco | |
| | Standard Nontobacco | |
| | Preferred Plus Tobacco | Preferred Smoker |
| | Preferred Tobacco | |
| | Standard Tobacco | Standard Smoker |
| **Allstate** | Preferred Elite | Preferred Nonsmoker |
| | Preferred No-Tobacco | |
| | Standard Select No-Tobacco | Standard Nonsmoker |
| | Standard No-Tobacco | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| **American General** | Select Nontobacco (Class I) | Preferred Nonsmoker |
| | Select Nontobacco (Class II) | |
| | Preferred Plus Nontobacco | |
| | Preferred Nontobacco | |
| | Select Nontobacco (Class III) | Standard Nonsmoker |
| | Standard Nontobacco (Class IV) | |
| | Standard Plus Nontobacco | |
| | Standard Nontobacco | |
| | Select Tobacco (Class V) | Preferred Smoker |
| | Preferred Tobacco | |
| | Standard Tobacco (Class VI) | Standard Smoker |
| | Standard Tobacco | |

# TOP Eligible Term Carriers

| Company | Holders of this | May apply for this |
| --- | --- | --- |
| **AmerUs** | | |

# TOP Eligible Term Carriers

| Company | Holders of this | May apply for this |
| --- | --- | --- |

# TOP Eligible Term Carriers

| Company | Holders of this | May apply for this |
|---|---|---|
| **Guardian** | Elite | Preferred Nonsmoker |
| | Preferred Plus Nontobacco | |
| | Preferred Nontobacco | |
| | Nonsmoker | Standard Nonsmoker |
| | Standard | Standard Smoker |
| | Standard (Smoker) | |
| **Harleysville** | Premier | Preferred Nonsmoker |
| | Preferred Nontobacco | |
| | Select Standard Nontobacco | Standard Nonsmoker |
| | Standard Nontobacco | |
| | Preferred Tobacco | Preferred Smoker |
| | Select Standard Tobacco | Standard Smoker |
| | Standard Tobacco | |
| **Hartford Life and Annuity Company** | Preferred Best | Preferred Nonsmoker |
| | Preferred Plus | |
| | Preferred Nonnicotine | |
| | Standard Nonnicotine | Standard Nonsmoker |
| | Preferred Nicotine | Preferred Smoker |
| | Standard Nicotine | Standard Smoker |
| **Indianapolis Life** | Premier/Preferred Plus | Preferred Nonsmoker |
| | Preferred No Tobacco | |
| | Standard No Tobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| **Jackson National** | Preferred Plus | Preferred Nonsmoker |
| | Preferred Nontobacco | |
| | Standard Nontobacco | Standard Nonsmoker |
| | Standard Tobacco | Standard Smoker |
| **Jefferson Pilot** | Preferred Plus Nontobacco | Preferred Nonsmoker |
| | Preferred Nontobacco | |
| | Standard Nontobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Standard Tobacco | Standard Smoker |
| **John Hancock** | Super Preferred | Preferred Nonsmoker |
| | Preferred Nonsmoker | |
| | Standard Plus Nonsmoker | Standard Nonsmoker |
| | Standard Nonsmoker | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |

# TOP Eligible Term Carriers

| Company | Holders of this | May apply for this |
|---|---|---|
| **Life Investors** | Preferred Elite Nontobacco | Preferred Nonsmoker |
| **(Transamerica Family Markets)** | Preferred Plus Nontobacco | |
| | Preferred Nontobacco | |
| | Nontobacco | Standard Nonsmoker |
| | Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |
| **Lincoln Benefit** | Preferred Elite | Preferred Nonsmoker |
| | Preferred Nontobacco | |
| | Standard Select Nontobacco | Standard Nonsmoker |
| | Standard Nontobacco | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| **Lincoln National** | Preferred Best Nonsmoker | Preferred Nonsmoker |
| **(Lincoln Life & Annuity Co. of NY)** | Preferred Nonsmoker | |
| | Standard Nonsmoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| **ManuLife** | Super Preferred | Preferred Nonsmoker |
| | Preferred Nonsmoker | |
| | Standard Nonsmoker | Standard Nonsmoker |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| **Mass Mutual** | Ultra Preferred Nontobacco | Preferred Nonsmoker |
| | Select Preferred Nontobacco | |
| | Nontobacco | Standard Nonsmoker |
| | Select Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |
| **MetLife** | Elite Plus | Preferred Nonsmoker |
| | Preferred Plus | |
| | Standard Plus | Standard Nonsmoker |
| | Standard Nonsmoker | |
| | Preferred Smoker | Preferred Smoker |
| | Standard Smoker | Standard Smoker |
| **Midland National** | Preferred Plus | Preferred Nonsmoker |
| | Preferred Nontobacco | |
| | Nontobacco Plus | Standard Nonsmoker |
| | Standard Nontobacco | |
| | Nontobacco | |
| | Preferred Tobacco | Preferred Smoker |
| | Tobacco | Standard Smoker |