



Take a Minute.

Let Transamerica's Personal History Interview Guidelines Put Time on Your Side.

Waiting around for an Attending Physician Statement (APS) can cost you time and money. That's why, at Transamerica, a Personal History Interview (PHI), which only takes a few minutes to complete, may now be ordered in lieu of medical records, based on the following criteria^{1,2}:

- **Applied coverage is \$2.5 million or less**
- **Applicant does not have more than one of these impairments:**
 - High Blood Pressure
 - Depression
 - Anxiety
 - Sleep Apnea
 - Heart Murmur
 - Ulcer

The Personal History Interview is just one of the many enhancements we've made to our underwriting guidelines.

Underwriting to Make Life a Little Easier

Contact your Transamerica Representative or visit www.tatransact.com.

¹An APS may still be needed based on information obtained in the PHI.

²This enhancement does not supersede any APS requirements stated in the Guide to Initial Underwriting Requirements (OL 419 0110)

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