

TOP 25: Transamerica Opportunity Program Details

Under TOP 25, we will modify the initial underwriting requirements for qualifying individual 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 25 Program Rules and Guidelines

1. The individual policy that may be applied for is 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 25 application.
3. Face Amounts—Maximum amount of new coverage is dependent on the rolling period. If the rolling period is within one year, maximum coverage available is \$1,000,000; within three years, maximum coverage available is \$750,000; within 5 years, maximum coverage available is \$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.

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

4. 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.
5. The program is not guaranteed issue. Additional evidence may be requested if the Underwriter determines it is necessary.
6. Maximum Company retention on one life is not to exceed \$5 million. Applications that would require us to exceed our maximum retention will require full new business evidence.
7. The program is designed as additive coverage, not as replacement. It does not require any assignment or termination, nor does it alter the face amount and conversion option of the previously issued policy.
8. Qualifying issue ages (age nearest birthday): 18 to 55
9. Normal Trendsetter Super 25 product parameters and conditions apply.

Modified Initial Underwriting Requirements

1. Application for Trendsetter Super 25
2. Authorization to Obtain Information (MIB)
3. Nonmedical
4. Copy of the previously issued term policy face page, and any additional policy data pages required to show name of insured, date of issue, face amount, and risk class. If using a Transamerica policy, the policy number (noted in the remarks or cover letter) can be used instead of copied policy pages.
5. Any additional signed state-specific authorizations and disclosures required to transact new business.

Applications

The regular new business application used for Trendsetter Super 25 should be utilized. The basic application is APA 40 or APA 40NY-207 for TFLIC. The non-medical report is MPN 1. The program does not require, nor does it have, a unique application. All of the new business supplemental forms and disclosures are still required.

Note: A note in the "Remarks" section of the application should indicate that the policy is being applied for under the TOP 25 program. For Transamerica policies being "topped," the policy number should be included in the "Remarks" section.

Trendsetter[®] Super 25 is a term life insurance policy which may be underwritten by Transamerica Life Insurance Company, Cedar Rapids IA 52499 (Policy Form #1-303 11-1107), or Transamerica Financial Life Insurance Company, Purchase, NY 10577 (Policy Form #1-303 11-1107 and 3-303 38-108),. Trendsetter[®] ROP 25 (Policy Form #1-303 11-1107) is a term life insurance policy with a return of premium feature. Premiums are guaranteed level for the first 25 years, then premiums increase annually starting in year 26. 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.

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