Clients who don’t want the hassle of a medical exam or don’t need a large amount of death benefit coverage may find a TransTermSM universal life insurance policy the perfect choice for:

- Covering final expenses
- Getting supplemental coverage for a spouse
- Having separate coverage for a second mortgage
- Covering college expenses

Non-Medical Guidelines

- Face amounts from $25,000 - $50,000, ages 18-70
- Face amounts from $50,001 - $99,999, ages 18-60
- Available with all planned initial level premium durations: 10, 15, 20, 25 & 30
- Qualifying risk classes: Standard – Nonsmoker & Smoker; Rated Classes – Nonsmoker & Smoker

<table>
<thead>
<tr>
<th>TransTermSM</th>
<th>Issue Age</th>
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Application Requirements

- APA 40 (basic application)
- Non-med application (Part II supplement)
- MIB Authorization, HIPAA Notice
- System-generated requirements:
  - Script Check (RXS)
  - MIB Records

For more information, contact your Transamerica representative today!

1 Not available for foreign residence applicants.
2 For issue ages and face amounts outside the limits shown above, the current underwriting requirements for the specific age and face amount will be used. Underwriting requirements will be based on those that are used for the $100,000 (or higher) band for the applicant’s issue age (see Underwriting Guide - OL 419, for further information).
3 MVRs will be ordered at home office discretion.

TransTermSM is non-participating, flexible premium universal life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form Nos. ICC10-410, ICC10-415, ICC10-420, ICC10-425, and ICC10-430 respectively. Higher premiums may be necessary to maintain coverage starting at the end of any planned level premium period, and payment at any time of premiums that are insufficient to continue coverage may result in termination of coverage. Policy forms and numbers may vary and these policies may not be available in all jurisdictions.

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