

# WHAT'S NEW

## TRANSAMERICA FINAL EXPENSE SOLUTIONS PORTFOLIO UPDATES

**Transamerica *Final Expense Solutions Portfolio* is fast, easy protection now, that will be there when your clients' loved ones need it most. The new simplified process lets you do more in less time, which can help you grow your business and help your clients protect their family's quality of life.**

As a simplified issue whole life policy with simplified underwriting guidelines, it's typically easier to place than fully underwritten products. Placing it only requires a life insurance license and it's easy to explain to your clients. Plus, new features make the process more streamlined and faster than ever before. Let's compare.

	OLD	NEW
<b>Base Policy Form Numbers</b>	<i>Immediate Solution, 10-Pay Solution (WL08)</i>	<i>Immediate Solution, 10-Pay Solution (WL10)</i>
	<i>Easy Solution (WL09)<sup>1</sup></i>	<i>Easy Solution (WL11)</i>
<b>Age-Specific Application</b>	<b>Yes</b> Two different applications: 1. Age 0 <sup>2</sup> -44 application 2. Age 45-85 application	<b>No</b> One application for ages 0 <sup>2</sup> -85
<b>Electronic Application</b>	No	Yes, in all states but New York
<b>Underwriting</b>	Simplified	<i>Express Protect Underwriting<sup>SM</sup></i> available with iGO e-App <sup>®</sup>
<b>Time to Approval</b>	Days	Hours <sup>3</sup>
<b>Height/Weight Limitations<sup>4</sup></b>	Yes for ages 0 <sup>2</sup> -44	Yes for ages 0 <sup>2</sup> -85

Table continued on back.

Please note the iGO e-App<sup>®</sup> for Final Expense Solutions Portfolio is not available New York.

<sup>1</sup> Graded death benefit is not available for all ages in New York.

<sup>2</sup> Minimum insured age is 15 days.

<sup>3</sup> Using iGO e-App<sup>®</sup> with *Express Protect Underwriting<sup>SM</sup>*.

<sup>4</sup> Height/weight charts are unique to *Final Expense Solutions Portfolio* and are less restrictive than underwriting guidelines for other Transamerica life.

All guarantees are based on the claims-paying ability of the issuing insurance company.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. 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. All products may not be available in all jurisdictions.

	OLD		NEW	
<b>Cardiac History</b>	Ages 0 <sup>2</sup> -44, mostly Decline		Ages 0 <sup>2</sup> -85, many Graded <sup>1</sup> or Standard	
<b>Seizure History</b>	Ages 45-85, Graded <sup>1</sup> for 12 or more in 12 months		Ages 18-85 Graded <sup>1</sup> for six or more in 12 months	
<b>COPD</b>	Standard		Same	
<b>Diabetes</b>	29 years old or younger at diagnosis - Decline 30-44 years old at diagnosis - Graded Poor or uncontrolled - Decline		<ul style="list-style-type: none"> <li>Onset prior age 20 (other than Gestational Diabetes) - Decline</li> <li>Onset &gt; age 20 with insulin use within 2 years - Standard</li> <li>Onset &gt; age 20 oral or diet within 2 years - preferred</li> </ul>	
<b>Cancer History</b>	Ages 0 <sup>2</sup> -44 and 45-85, Decline for cancer within 2 years		Ages 0 <sup>2</sup> -85, Decline for cancer within 2 years; and for metastatic cancer, recurrent cancer, multiple cancers, or cancer with lymph node involvement ever	
<b>Oxygen History</b>	Ages 0 <sup>2</sup> -44, Decline		Ages 18-85, Graded <sup>1</sup>	
<b>Hep C History</b>	Ages 0 <sup>2</sup> -44, Decline		Ages 18-85, Graded <sup>1</sup> if current or treatment within 24 months; standard if cured and treatment over 24 months ago	
<b>Psychiatric Questions</b>	Yes for ages 0 <sup>2</sup> -44		Yes for ages 0 <sup>2</sup> -85	
<b>Criminal Questions</b>	Yes for ages 0 <sup>2</sup> -44		Yes for ages 0 <sup>2</sup> -85	
<b>Driving Questions</b>	Yes for ages 0 <sup>2</sup> -44		Yes for ages 0 <sup>2</sup> -85	
<b>Wheelchair/Scooter Use</b>	Ages 0 <sup>2</sup> -44, Decline		Ages 18-85, Graded <sup>1</sup>	
<b>Accelerated Death Benefit Rider</b>	Florida excluded		Florida only	
<b>Accelerated Death Benefit With Nursing Home Benefit</b>	Available in Florida (TPLIC only); Not available in California		Available in all states except New York, California, and Florida	
<b>Terminal Illness Accelerated Death Benefit Rider (TIR)</b>	N/A		California only (state-specific rider due to California regulatory requirements)	
<b>Child/Grandchild Rider</b>	<b>Yes</b> <ul style="list-style-type: none"> <li>Issue ages of insured parent/grandparent &gt;18-75</li> <li>Up to 9 total children/grandchildren issue ages &gt;15 days-17 years</li> <li>Conversion to permanent insurance: <ul style="list-style-type: none"> <li>-Ages 2 years-17 years juvenile Standard</li> <li>-Ages 18 years-22 years Standard non-tobacco</li> </ul> </li> </ul>		<b>Yes</b> <ul style="list-style-type: none"> <li>Issue ages of insured parent/grandparent &gt;18-75</li> <li>Up to 9 children/grandchildren issue ages &gt;15 days-18 years</li> <li>Conversion to permanent insurance: <ul style="list-style-type: none"> <li>-Ages 0<sup>2</sup>-17 years juvenile Standard</li> <li>-Ages 18 years-25 years Standard non-tobacco</li> </ul> </li> </ul>	
<b>Accidental Death Benefit</b>	Yes, ages 18-70		Same	
<b>State specifications</b>	Florida Montana New York Pennsylvania Washington		California Florida New York	
<b>Policy Fees</b>	<b>FACE AMOUNTS &lt;\$5,000</b> Annual: \$60.00 Semi-annual: \$30.00 Quarterly: \$15.00 Monthly: \$5.00	<b>FACE AMOUNTS \$5,000+</b> Annual: \$42.00 Semi-annual: \$21.00 Quarterly: \$10.50 Monthly: \$3.50	<b>FACE AMOUNTS &lt;\$5,000</b> Annual: \$60.00 Semi-annual: N/A Quarterly: N/A Monthly: N/A	<b>FACE AMOUNTS \$5,000+</b> Annual: \$42.00 Semi-annual: N/A Quarterly: N/A Monthly: N/A
<b>Agent Portal</b>	Agent Net Info (ANI) or TransACT		Transamerica Agent + Advisor Experience (AX)	
<b>Statutory Company(ies)</b>	Transamerica Premier Life Insurance Company (TPLIC), Transamerica Life Insurance Company (TLIC), and Transamerica Financial Life Insurance Company (TFLIC)		Transamerica Life Insurance Company (TLIC), Transamerica Financial Life Insurance Company (TFLIC)	
<b>Mortality Table</b>	2001 CSO		2017 CSO	

<sup>1</sup> Graded death benefit is not available for all ages in New York.

<sup>2</sup> Minimum insured age is 15 days.