



Sit Back and Relax.

Substandard Offers Can Get a Step Up with Transamerica's *Transcend*

Don't let Substandard offers get you down. With *Transcend*, Transamerica's improved process for evaluating underwriting criteria, Substandard Table B, C and D offers can be improved, provided no other conditions apply.¹

That's because Transamerica is now more flexible when evaluating underwriting criteria, including:

- Prostate Specific Antigen (PSA)
- Abnormal blood sugar
- Blood pressure
- EKG
- Triglyceride
- Body Mass Index (BMI)
- Build (height/weight)
- Albumin, globulin A/G ratio
- Blood Urea Nitrogen (BUN)
- Scuba diving
- Proteinuria
- Cholesterol/HDL
- Creatinine (serum)
- Liver Function Tests (LFTs)
- Protein/Creatinine Ratio
- Foreign nationals/Foreign travel
- Motor vehicle violations

Transcend is available only for single impairments to those insureds, aged 18–70, for Term, UL and SUL life insurance products with face amounts of up to \$5 million.²

Examples:

- Male, aged 55, height 6'1", 290 pounds would have been previously rated at Table B.

Now with *Transcend*, he'll be rated at Standard.

- Female, aged 65, has elevated glucose and A1c on labs. Not diagnosed as diabetic. Fasting glucose 110, Fructosamine 1.4, A1c 6.8 would have been previously rated at Table B. Now, she'll be rated at Standard.
- Male, aged 69, PSA 6.0 with free PSA 17% would have been previously rated at Table B. Now, he'll be rated at Standard.

Transcend is just one of the many enhancements we've made to our underwriting guidelines.

Underwriting to Make Life a Little Easier

Contact us today!

¹ Underwriter discretion subject to complete medical history.

² Life insurance policies already in-force are not eligible for *Transcend*.

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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