Life Insurance Products & Critical Illness Protection Riders

Transamerica's Underwriting Requirements

*Estate*ADVANTAGE™, *Wealth*ADVANTAGE™, TERM*Select*™

Life Insurance Products

Age (Nearest Birthday)	$0 to $99,999	$100,000 to $249,999	$250,000 to $499,999	$500,000 to $999,999	$1,000,000 to $2,499,999	$2,500,000 to $3,000,000	$3,000,001 to $5,000,000	$5,000,001 to $10,000,000	$10,000,001 and over
0-16	A	A	A	A&D	B&D	B&D	B&D&FQ	B&D&6	B&D&6
17-40	A	A	B2	B2	B2	B2	B2&5	B2&6&D	B3&6&D
41-45	A	A	B2	B2	B2	B2	B3&5	B3&6&D	B4&6&D
46-55	A	B1	B2	B2	B2	B3	B3&5	B3&6&D	B4&6&D
56-60	B1	B1	B2	B3	B3	B3	B3&5	B4&6&D	B4&6&D
61-65	B1	B2	B3	B3	B3	B3	B4&5&D	B4&6&D	B4&6&D
66-70	B1	B3	B3	B3	B3	B3	B4&5&D	B4&6&D	B4&6&D
71 & up	B2	B3	B3&D	B3&D	B3&D	B4&D	B4&5&D	B4&6&D	B4&6&D

The age and amount requirements are based on the total Life Insurance amount applied for with Transamerica in the last 6 months.

A – Non-Medical
B – Paramedical
D – Attending Physician's Statement
FQ – Financial Questionnaire (within the application)

1. Urine/HIV
2. Blood Profile & Urine/HIV
3. ECG, Blood Profile & Urine/HIV
4. Stress ECG, Blood Profile & Urine/HIV
5. Financial Questionnaire, Credit Check, Motor Vehicle Report†, & Other Financial Information
6. Inspection Report & Motor Vehicle Report†

† Not required under age 16.

Critical Illness Protection Riders

Age (Nearest Birthday)	$0 to $99,999	$100,000 to $250,000	$250,001 to $500,000	$500,001 to $1,000,000	$1,000,001 to $2,000,000
0-16	A	A			
17-40	A	A	B2	B2&D&FQ	B2&D&6
41-45	A	A	B2	B2&D&FQ	B3&D&6
46-50	A	B1	B2	B3&D&FQ	B3&D&6
51-55	B2	B2	B3	B3&D&FQ	B3&D&6
56-60	B2	B3	B3&D	B3&D&FQ	B3&D&6
61-65	B3	B3	B3&D	B3&D&FQ	B4&D&6

Other Financial Information
(submit one of the following):

- Cover Letter
- Third Party Verification (such as):
  – Notice of Assessment or
  – Investment portfolio statement or
  – Financial statement or
  – Bank statement

Additional requirements may be ordered as determined by the Underwriting Department.

Residents who have been in Canada less than 12 months:

- Hepatitis screening is always required
- Those in category A or B1 must provide B2 requirements

Notes about underwriting requirements

- If a client is applying for both Life Insurance and Critical Illness, the higher of the underwriting requirements will always apply.
- Do not duplicate requirements, instead order the higher of the requirements.
- The Critical Illness underwriting requirements are based on the total Critical Illness benefit applied for with Transamerica in the last 6 months.
- Prostate Specific Antigen (PSA) will automatically be part of the blood test for all males age 51 and up, for all amounts.

TRANSAMERICA®

Approved Service Providers:

Hooper Holmes
www.hooperholmes.ca

MedAxio
www.MedAxio.com

Quality Underwriting Services*
www.qus.ca

Watermark Insurance Services*
www.watermarkinsurance.com

Keyfacts Canada*
www.keyfacts.net

First Financial Underwriting Services**
www.firstfin.com

Green Grass Group**
www.greengrassgroup.com

* Preferred Provider for APS.
** First Financial Underwriting Services and Green Grass Group provide Inspection Reports and MVRs only.

AEGON® companies

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Life Canada