

Personalized underwriting that is

built for life.

Transamerica's Underwriting Requirements

EstateADVANTAGE™, WealthADVANTAGE™, TERMSelect™, PROTECTORPlus™

(excludes TurboTERM™, MORTGAGESelect™, and CriticalADVANTAGE™)

Age (Nearest Birthday)	REGULAR UNDERWRITING		PREFERRED UNDERWRITING					INSPECTION REPORTS REQUIRED OVER \$1,500,000				MVR OVER \$3,000,000*
	\$0 to \$99,999	\$100,000 to \$249,999	\$250,000 to \$300,000	\$300,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$1,500,000	\$1,500,001 to \$2,000,000	\$2,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	\$5,000,001 and over	
0-9	A	A	A	A	A	A	A&E	A&E	A&E	A&E	C1&E	
10-15	A	A	B1	B1	B1	B1	B1&E	B1&E	B1&E	B1&E	C1&E	
16-17	A	A1	B2	B2	B2	B2	B2	B2	C2	C2*	C2*	
18-35	A	A1	B2	B2	B2	B2	B2	B2	C2	C2*	C3*	
36-40	A	A1	B2	B2	B2	B2	B2	B2	C2	C3*	C3*	
41-45	A	B1	B2	B2	B2	B2	B3	C3	C3	C3*	D4*	
46-50	B1	B1	B2	B2	B3	B3	C3	C3	C3	C3*	D4*	
51-55	B1	B1	B2	B2	B3	C3	C3	C3	C3	D4*	D4*	
56-60	B1	B1	C2	C3	C3	C3	C3	C3	C3	D4*	D4*	
61-65	C1	C3	C3	C3	C3	C3	C3	C3	D4	D4*	D4*	
66-70	C1	C3	C3	C3	C3	C3	C3	C3	D4	D4*	D4*	
71-74	C2	C3	C3	C3	C3	C3	C3	C3	D4	D4*	D4*	
75 +	E first, then C3								E first, then D4*			

A - Non-Medical

B - Paramedical

C - Medical Exam

D - Medical Exam by an Internist or Cardiologist

E - Attending Physician's Statement

1. Urine Specimen

2. Blood Profile & Urine Specimen

3. ECG, Blood Profile & Urine Specimen

4. Stress ECG, Blood Profile & Urine Specimen

* Motor Vehicle Report (MVR)

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

Applications for individuals with a ratable medical history should be submitted on a trial basis. If you are unsure about any requirement, please contact the Underwriting Department.

For short form application:

The completion of a Personal History Form is required in addition to the paramedical or medical exam.

Appointed Paramedical Companies

The following paramedical companies are Transamerica Life Canada approved suppliers. For information regarding local paramedical offices, please call the company directly.

Medisys

1 800 268-7330 (English)

1 800 361-3771 (French)

www.medisys.ca

Bodimetrics

1 800 224-7795

www.qualityunderwriting.com

www.bodimetricprofiles.com

Rapid Med

1 800 268-3358 (English)

1 800 461-6116 (French)

e-mail: ready@rapid-med-plus.com

www.rapid-med-plus.com

Hooper Holmes

1 800 268-0788 (English)

1 800 463-4774 (French)

www.hooperholmes.ca (English)

www.portamedic.ca (French)



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