



TRANSSECURE® II's NEW LIMITED UNDERWRITING PROGRAM

Simplify Your Qualified Plan Life Insurance Sales with the 80/20 Program

What is the new TransSecure® II 80/20 Program?

A new program that provides the opportunity for policies with face amounts of at least \$5,000 but less than \$25,000 sold inside qualified plans to be issued with limited underwriting.

How can the 80/20 program help increase my life insurance business?

With its reduced minimum face amount TransSecure II can now be offered in certain qualified plan sales where it could not be used before, due to higher face amount minimums.

How does the 80/20 program work?

- Group must consist of at least seven lives
- At least two lives must be fully underwritten and approved
- Fully underwritten and approved face amounts must provide at least 80% of the total coverage requested for all participants
- At least two lives must be eligible for limited underwriting
- TransSecure II may be made available on a limited underwriting basis for face amounts of at least \$5,000 but less than \$25,000 for sale to approved qualified plans

How does the limited underwriting work?

- Reviewing the answers to Part 1 of the application for TransSecure II
- At the time of application, the proposed insured: (a) must be actively working, and (b) must not have been absent from work for more than 5 days within the past 6 months due to illness or accident
- Prescription drug check
- Review of the Medical Information Bureau (MIB) information

Submitting New Business

- Prior approval to participate under the program must be obtained from Advanced Marketing.
- A cover memo should be submitted with the applications explaining that the applications submitted are part of the Qualified Plans Limited Underwriting Program, and the face amounts less than \$25,000 are to be underwritten on a limited underwriting basis.

For more information please contact your Transamerica representative or our Advanced Marketing consulting team at (866) 545-9058.

TransSecure® II is a nonparticipating, limited payment, interest-sensitive whole life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids IA 52499. Policy Form Nos. ICC08-180 (in states that form part of the Interstate Insurance Compact), 1-18011108; Group Certificate No. 2-18036108 for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust. Policy forms and numbers may vary, and this policy may not be available in all jurisdictions.

TransSecure® II NY (Policy Form #3-18038108) is a nonparticipating, limited payment, interest-sensitive whole life insurance policy issued by Transamerica Financial Life Insurance Company, Harrison, NY 10528. This policy is available only in New York.



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