



# Stretch Out and Relax.

## Like Transamerica's New Definition of Jumbo Limits.

We've relaxed our Jumbo Limit qualifications so that most coverage that is 1035-exchanged for a Transamerica policy will be excluded from our Jumbo Limits calculations.

### For example:

Bob, a former professional athlete, has the following policies in-force:

- \$10 million with Company X
- \$20 million with Company Y
- \$20 million with Company Z

---

\$50 million total in-force coverage

After sitting with his Transamerica representative, Bob decides to 1035-exchange his \$10 million policy with Company X for a \$20 million policy with Transamerica Life insurance Company:

- \$10 million with Company X to be 1035-exchanged
- \$20 million with Company Y
- \$20 million with Company Z
- \$20 million pending with Transamerica

---

\$70 million of coverage

With our relaxed definition, Bob's application will not require facultative review, because now, he will not reach Transamerica's \$65 million Jumbo Limit, since the \$10 million being 1035-exchanged will not be included for Jumbo Limit review.

Relaxing our Jumbo Limit Guidelines is just one of the many enhancements we've made to our underwriting to make life a little easier for you and your prospects.

## Contact us today!

### Underwriting to Make Life a Little Easier

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.

**For producer use only. Not for distribution to the public.**

OL 2695 1209



Transamerica Life Insurance Company  
Transamerica Financial Life Insurance Company

---

**AEGON** companies