

FINAL EXPENSE SELLING EXPERIENCE ENHANCEMENTS

UPGRADE TO A BETTER EXPERIENCE



Transamerica is committed to being your carrier of choice for final expense.

That means continually improving our streamlined underwriting experience so you can sell more and deliver coverage to your clients faster. With final expense, you get a fast, simple, straightforward digital application experience with the potential for even more real-time underwriting decisions. See our latest enhancements.

IMPROVED RISK CLASS*

We've updated our adult underwriting guidelines so you can protect more clients at better rates.

CONDITION	NEW RATING	OLD RATING
Anemia (other than sickle cell anemia) With activity credit	Graded Standard	Graded N/A
Asthma (chronic) With activity credit	Standard Preferred	Graded N/A
Bronchitis (chronic) With activity credit	Standard Preferred	Graded Standard
Heart disease	Preferred	Standard
Heart failure (congestive or diastolic) With activity credit	Standard N/A	Graded Standard
Hospitalization (within last 12 months - excludes currently) With activity credit	Standard Preferred	Standard N/A
Liver disease or cirrhosis With activity credit	Standard N/A	Graded Standard
Respiratory disease (black lung, COPD, or emphysema) With activity credit	Standard Preferred	Graded Standard
Supplemental oxygen use With activity credit	Standard Preferred	Graded Standard
Stroke or transient ischemic attack (TIA) With activity credit	Standard Preferred	Standard N/A

* Subject to all other factors



OTHER FINAL EXPENSE FEATURES AND BENEFITS

- Streamlined, real-time underwriting¹ available for applications submitted via the iGO® e-App.
- Save time with eDelivery.** Simply opt in using the iGO e-App and receive email notifications throughout the delivery process to stay informed and access the policy for download.
- Social Security benefit billing option helps increase persistency and conveniently matches the premium withdrawal date to when benefits are deposited. Setup takes only three days from application to benefit deposit date.

** Not all cases are eligible for eDelivery. DocFast® is the policy eDelivery platform provided by iPipeline®.



Protecting your clients today from the unpredictability of tomorrow has never been easier — or faster — with our *Final Expense Solutions Portfolio*.

Help your clients live their best lives.

Get started today.



Visit: transamerica.com/insurance/final-expense-life-insurance



Quote: transamerica.com/quote-fe

¹ Not available in New York

Immediate Solution, 10-Pay Solution, and the Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, NY 10528 in New York or by Transamerica Life Insurance Company, Cedar Rapids, IA 52499 in all other jurisdictions. Policy form and number may vary, and this product and riders may not be available in all jurisdictions. Policy Form # TPWL10IC-0818 or TPWL10-0818. Insurance eligibility and premiums are subject to underwriting. Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

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