

TOP 25 PROGRAM DETAILS

The Transamerica Opportunity Program (TOP 25) from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company offers qualifying clients an easier way to increase or extend their existing term life coverage with a Trendsetter® Super 25 policy with accelerated underwriting and no medical exams.

Under TOP 25, we will modify the initial underwriting requirements for qualifying individual Trendsetter Super 25 cases. The program is not guaranteed issue. Additional evidence of insurability will be requested if the Underwriter determines it's necessary.

TOP 25 Program Rules and Guidelines

1. The individual policy that may be applied for is Trendsetter Super 25.
2. The previously issued term life policy being "topped":
 - Must have been fully underwritten, with blood work, to qualify. If it was issued without blood work/analysis, it is not eligible.
 - Must have been issued Preferred (including Preferred Plus or similar) or Standard (including Standard Plus or similar). Smoker classes are acceptable; however, Substandard rated policies are not eligible for the program.
 - Must have had a face amount of \$100,000 or more.
 - Must be from a specifically identified qualifying carrier, which includes Transamerica Life and Transamerica Financial Life.
 - Must have been issued within a five-year rolling period, which is defined as the duration of time between the policy date of the previously issued policy (as shown on the face page) and the date of the new Trendsetter Super 25 application.
3. Qualifying issue ages (age nearest birthday): 18 to 55.
4. Face Amounts—Maximum amount of new coverage is dependent on the rolling period:

Period from Previous Policy Issue Date	Maximum Face Amount
One Year (Rolling Date)	\$1,000,000
Three Years (Rolling Date)	\$750,000
Five Years (Rolling Date)	\$500,000

Multiple policies adding up to the designated maximum face amount may be issued under the program; however, new coverage under the TOP 25 program may never amount to more than \$1,000,000 in total per individual life per lifetime. Coverage maximums are limited to normal Company maximum retention.

5. Qualifying Risk Classes—Applicants may qualify for one of the following risk classes, based on the classification of their previously issued policy and Underwriter's approval: Preferred Nonsmoker, Standard Nonsmoker, Preferred Smoker, and Standard Smoker. Preferred Plus and Standard Plus classes are not available on new coverage under the program.

6. The program is not guaranteed issue. Additional evidence may be requested if the Underwriter determines it is necessary.
7. Maximum Company retention on one life is not to exceed \$5 million. Applications that would require us to exceed our maximum retention will require full new business evidence.
8. The program is designed as additive coverage, not as replacement. It does not require any assignment or termination, nor does it alter the face amount and conversion option of the previously issued policy.
9. Normal Trendsetter Super 25 product parameters and conditions apply.

Modified New Business Requirements

1. Application for Trendsetter Super 25.
2. Authorization to Obtain Information (MIB).
3. Nonmedical.
4. Copy of the previously issued term policy face page, and any additional policy data pages required to show name of insured, date of issue, face amount, and risk class. If using a Transamerica policy, the policy number (noted in the remarks or cover letter) can be used instead of copied policy pages.
5. Any additional signed state-specific authorizations and disclosures required to transact new business.

Applications

The regular new business application used for Trendsetter Super 25 should be utilized. The basic application is APA 40 or APA 40NY-207 for TFLIC. The non-medical report is MPN 1. The program does not require, nor does it have, a unique application. All of the new business supplemental forms and disclosures are still required.

Note: A note in the "Remarks" section of the application should indicate that the policy is being applied for under the TOP 25 program. For Transamerica policies being "topped," the policy number should be included in the "Remarks" section.

Trendsetter® Super 25 is a term life insurance policy which may be underwritten by Transamerica Life Insurance Company, Cedar Rapids IA 52499 (Policy Form #1-303 11-107), or Transamerica Financial Life

Insurance Company, Purchase, NY 10577 (Policy Form #1-303 38-108.) **Premiums are guaranteed level for the first 25 years, then premiums increase annually starting in year 26.** Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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.



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

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

Top Existing Term Coverage with TOP 25

Additional Guarantees. No Medical Exams.*

During these volatile times, quickly give clients peace of mind with the guarantees provided by the **Transamerica Opportunity Program (TOP 25)**. With TOP 25, qualifying applicants can easily layer on 25 years of additional competitively priced, guaranteed, level premium coverage, with *accelerated underwriting and no medical exams*.*

TOP 25 Highlights

- Add up to \$1 million of Trendsetter® Super 25 coverage from Transamerica Life Insurance Company, without a medical exam*
- Qualifying applicants:
 - Issue ages (age nearest birthday): 18 to 55
 - Individuals who have been fully underwritten for a term policy, issued within the past five years from a list of more than 50 qualifying carriers (Policy need not be currently in force)
 - Issued Standard or better with \$100,000 or greater face amount

Take advantage of TOP and Trendsetter® Super 25 today.

When combined with our industry-leading issue ages and competitive position, TOP 25 can provide potential lifetime coverage with guaranteed level premiums.

Male, Preferred Nonsmoker Annual Premiums, \$1 Million Face Amount					
Age 45		Age 50		Age 55	
Transamerica	\$2,040	Transamerica	\$3,080	Transamerica	\$5,430
Protective	\$2,140	Protective	\$3,500	AAA	\$6,330
West Coast Life	\$2,140	West Coast Life	\$3,500	American General	\$6,755
American General	\$2,245	American General	\$3,605	Cincinnati Life	\$7,095
AAA	\$2,250	AAA	\$3,800	Protective	\$7,160
Cincinnati Life	\$2,585	Cincinnati Life	\$3,855	West Coast Life	\$7,160
Male, Standard Nonsmoker Annual Premiums, \$1 Million Face Amount					
Age 45		Age 50		Age 55	
Transamerica	\$3,470	Transamerica	\$5,110	Transamerica	\$8,340
AAA	\$3,550	American General	\$6,005	American General	\$10,105
American General	\$3,555	Protective	\$6,140	AAA	\$10,520
Protective	\$3,600	West Coast Life	\$6,140	Cincinnati Life	\$10,735
West Coast Life	\$3,600	Cincinnati Life	\$6,155	Protective	\$12,400
Cincinnati Life	\$3,795	AAA	\$6,240	West Coast Life	\$12,400

This comparison is not a comprehensive analysis and does not account for possible advantages or disadvantages of the policies compared. Competitors' premiums have been obtained from publicly available sources and are believed to be accurate as of August 2009.

Premiums quoted are subject to change without notice.

For more information, contact us today:



Transamerica Life Insurance Company

an **AEGON** company

* This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau (MIB) screening, nonmedical, face page of previously issued term policy, and additional requirements which may be imposed based on information from MIB. Program is subject to withdrawal at any time without notice from the Company.

Trendsetter® Super 25 (#1-303 11-107) is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **Premiums are guaranteed level for the first 25 years, then premiums increase annually starting in year 26.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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

OL 2671 0909

Trendsetter TOP 25 Consumer Pre-Approach Letter

Please note:

This copy has been approved by Transamerica's Product and Legal departments so do not alter it in any way.

Consider Providing them More... Without a Medical Exam

Dear (Client Name):

You purchased term life insurance to help protect your loved ones. Especially during these volatile times, you can be comforted knowing the term policy you purchased will help provide a measure of security for them in the event you're no longer around.

But why not consider providing even more for them?

If you've recently purchased an individual term policy, you may qualify for additional coverage without submitting the typical requirements or medical exams needed for underwriting.*

You may be able to qualify quickly and easily for additional coverage if:

- You've been issued an individual term policy within the past five years and...
- Your term policy has a face amount of \$100,000 or more.

Contact us today to find out if you're eligible to add an additional layer of protection with Trendsetter® Super 25, a term life insurance policy with premiums guaranteed level for 25 years and issued by Transamerica Life Insurance Company or Transamerica Financial Life Insurance Company.

Sincerely,

(Name)

*This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, nonmedical, data pages of previously issued term policy, and additional requirements which may be imposed. Program is subject to withdrawal at any time without notice from the Company.

Trendsetter® Super 25 (#1-303 11-107; #3-303 38-108 in New York) is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499, and Transamerica Financial Life Insurance Company, Purchase, NY 10577. **Premiums are guaranteed level for the first 25 years, then premiums increase annually starting in year 26.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show that the insured intended suicide at the time of application for coverage.

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.

OL 2263 0209

TOP 25 ELIGIBLE TERM CARRIERS

The following is a comprehensive list of qualifying Term carriers for the Transamerica Opportunity Program (TOP 25) from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. If you cannot find a specific company below, please contact Richard Mar in Life Products at 213-742-5022.

Company	Holders of this	May apply for this
All American Life	Select Nontobacco (Class I, II)	Preferred Nonsmoker
	Select Tobacco (Class V)	Preferred Smoker
	Select Nontobacco (Class III)	Standard Nonsmoker
	Standard Nontobacco (Class IV)	Standard Nonsmoker
	Standard Tobacco (Class VI)	Standard Smoker
Allianz	Elite Select Nontobacco	Preferred Nonsmoker
	Super Select Nontobacco	
	Select Plus Nontobacco	
	Ultra Preferred Nontobacco	
	Super Preferred Nontobacco	
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Select Nontobacco	Standard Nonsmoker
	Nontobacco	
	Standard Nontobacco	
	Preferred Plus Tobacco	Preferred Smoker
	Preferred Tobacco	
	Standard Tobacco	Standard Smoker
Allstate	Preferred Elite	Preferred Nonsmoker
	Preferred No-Tobacco	
	Standard Select No-Tobacco	Standard Nonsmoker
	Standard No-Tobacco	
	Preferred Smoker	Preferred Smoker
American General	Standard Smoker	Standard Smoker
	Select Nontobacco (Class I)	Preferred Nonsmoker
	Select Nontobacco (Class II)	
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Select Nontobacco (Class III)	Standard Nonsmoker
	Standard Nontobacco (Class IV)	
	Standard Plus Nontobacco	
	Standard Nontobacco	
Select Tobacco (Class V)	Preferred Smoker	
AmerUs	Preferred Tobacco	
	Standard Tobacco (Class VI)	Standard Smoker
	Standard Tobacco	
	Preferred Plus Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker

TOP 25 ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
AXA	Preferred Elite Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Plus Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Banner Life (William Penn Life in NY)	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Plus	Standard Nonsmoker
	Nonsmoker Plus	
	Standard Nontobacco	
	Nonsmoker	
	Preferred Smoker	Preferred Smoker
Standard Tobacco Smoker	Standard Smoker	
Cincinnati Life	Super Select Nonsmoker	Preferred Nonsmoker
	Select Plus Nonsmoker	
	Select Nonsmoker	Standard Nonsmoker
	Ultra Standard Nonsmoker	
	Preferred Standard Standard	Preferred Smoker Standard Smoker
Empire General	Select Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Smoker	Standard Smoker
Equitable Life	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Federated Insurance Company	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
First Penn-Pacific	Preferred Best	Preferred Nonsmoker
	Preferred Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Nontobacco	Standard Nonsmoker
	Standard Tobacco	Standard Smoker
General American	Elite	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker

TOP 25 ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
GeneralLife	Elite	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Genworth / First Colony (American Mayflower in NY)	Preferred Best No Nicotine	Preferred Nonsmoker
	Preferred No Nicotine	
	Standard Plus	Standard Nonsmoker
	Standard No Nicotine	
	Select No Nicotine	
	Preferred Nicotine	Preferred Smoker
	Standard Plus Nicotine	Standard Smoker
Golden Rule	Standard Nicotine	
	Preferred Nonsmoker	Preferred Nonsmoker
	Standard Nonsmoker Smoker	Standard Nonsmoker Standard Smoker
Grange Life	Executive Preferred Nonsmoker	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Standard Smoker	Standard Smoker
Guardian	Elite	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nonsmoker	Standard Nonsmoker
	Standard Standard (Smoker)	Standard Smoker
Hartford Life and Annuity Company	Preferred Best	Preferred Nonsmoker
	Preferred Plus	
	Preferred Nonnicotine	
	Standard Nonnicotine	Standard Nonsmoker
	Preferred Nicotine	Preferred Smoker
	Standard Nicotine	Standard Smoker
Indianapolis Life	Standard Nicotine	
	Premier/Preferred Plus	Preferred Nonsmoker
	Preferred No Tobacco	
	Standard No Tobacco	Standard Nonsmoker
	Preferred Tobacco Standard Tobacco	Preferred Smoker Standard Smoker
Jackson National	Standard Tobacco	
	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco Standard Tobacco	Standard Nonsmoker Standard Smoker
Jefferson Pilot	Standard Tobacco	
	Preferred Plus Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Preferred Tobacco Standard Tobacco	Preferred Smoker Standard Smoker

TOP 25 ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
John Hancock	Super Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Plus Nonsmoker	Standard Nonsmoker
	Standard Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Life Investors (Transamerica Family Markets)	Preferred Elite Nontobacco	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
Lincoln Benefit	Preferred Elite	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Select Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Lincoln National (Lincoln Life & Annuity Co. of NY)	Preferred Best Nonsmoker	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
ManuLife	Super Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Mass Mutual	Ultra Preferred Nontobacco	Preferred Nonsmoker
	Select Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Select Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
MetLife	Elite Plus	Preferred Nonsmoker
	Preferred Plus	
	Standard Plus	Standard Nonsmoker
	Standard Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Midland National	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Nontobacco Plus	Standard Nonsmoker
	Standard Nontobacco	
	Nontobacco	
	Preferred Tobacco	Preferred Smoker
Tobacco	Standard Smoker	

TOP 25 ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Minnesota Life	Preferred Select Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Nontobacco Plus	Standard Nonsmoker
	Standard Nontobacco	
	Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
Standard Tobacco		
MONY	Ultimate Select	Preferred Nonsmoker
	Select	
	Standard	Standard Nonsmoker
Nationwide	Preferred Plus Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Standard Preferred	Preferred Smoker
	Standard	Standard Smoker
New England Financial	Select Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Smoker	Standard Smoker
New York Life	Select Preferred Nonsmoker	Preferred Nonsmoker
	Preferred Plus Nonsmoker	
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Select Standard	Preferred Smoker
	Preferred Smoker	
	Standard	Standard Smoker
Smoker		
North American	Super Preferred Nontobacco	Preferred Nonsmoker
	Premier Nontobacco	
	Preferred Nontobacco	
	Standard Plus Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Northwestern	Select	Preferred Nonsmoker
	Premier Nontobacco	
	Preferred Nontobacco	
	Standard Plus Nontobacco	Standard Nonsmoker
	Premier Tobacco	Preferred Smoker
	Standard Smoker	Standard Smoker
	Preferred Tobacco	

TOP 25 ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Ohio National	Super Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Select Nonsmoker	Standard Nonsmoker
	Nonsmoker	
	Select Smoker	Standard Smoker
	Smoker	
Old Mutual	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	
	Tobacco	
Old Republic	Preferred Plus	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	
	Smoker	Standard Smoker
Pacific Life	Super Preferred Nonsmoker	Preferred Nonsmoker
	Select Nonsmoker	
	Preferred Plus Nonsmoker	Standard Nonsmoker
	Preferred Nonsmoker	
	Standard Plus	
	Standard Nonsmoker	
	Nonsmoker	Preferred Smoker
	Preferred Smoker	
	Standard Smoker	
	Smoker	
Penn Mutual	Preferred Best	Preferred Nonsmoker
	Preferred Plus	
	Preferred Nonsmoker	Standard Nonsmoker
	Nonsmoker	
	Preferred Smoker	
	Smoker	
Phoenix Home Life	Advantage Premier	Preferred Nonsmoker
	Advantage Select	
	Advantage	Standard Nonsmoker
	Standard	
Primerica	Preferred Plus Nonsmoker	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Smoker	
Principal Life	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Super Standard Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Nonsmoker	

TOP 25 ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Principal Life <i>(continued)</i>	Preferred Smoker	Preferred Smoker
	Standard Tobacco Smoker	Standard Smoker
Protective Life	Select Preferred Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
Prudential	Preferred Best	Preferred Nonsmoker
	Preferred Plus	
	Preferred Nonsmoker	
	Preferred Plus Smoker	Preferred Smoker
	Nonsmoker Plus	Standard Nonsmoker
	Nonsmoker	
	Preferred Smoker Smoker	Preferred Smoker Standard Smoker
ReliaStar Life Insurance Co (ING)	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Select Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Nonsmoker
	Standard Tobacco	Standard Smoker
SBLI	Preferred Plus Nonnicotine	Preferred Nonsmoker
	Preferred Nonnicotine	
	Select Nonnicotine	Standard Nonsmoker
	Standard Nonnicotine	
	Preferred Nicotine	Preferred Smoker
	Standard Nicotine	Standard Smoker
Security Connecticut	Super Preferred	Preferred Nonsmoker
	Preferred Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Nonsmoker	Standard Nonsmoker
	Standard Smoker	Standard Smoker
State Farm	Preferred	Preferred Nonsmoker
	Nontobacco	Standard Nonsmoker
	Tobacco	Standard Smoker
Sun Life	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Best	
	Preferred Nontobacco	
	Standard Best	Standard Nonsmoker
	Standard Nontobacco	
	Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Tobacco		

TOP 25 ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
Transamerica (TLIC and TFLIC)	Preferred Plus	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Plus	Standard Nonsmoker
	Standard Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Travelers	Preferred Plus	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Smoker	Standard Smoker
United States Life Ins Co in the City of NY	Nonsmoker Preferred Plus	Preferred Nonsmoker
	Nonsmoker Preferred	
	Nonsmoker Standard Plus	Standard Nonsmoker
	Nonsmoker Standard	
	Preferred Smoker	Preferred Smoker
	Standard Smoker Smoker	Standard Smoker
West Coast Life	Super Preferred	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Plus	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
Western Reserve Life	Preferred Elite Nontobacco	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Tobacco	Standard Smoker
Zurich Kemper	Premier	Preferred Nonsmoker
	Preferred Nontobacco	
	Select Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

AEGON companies

This listing is just a guide.
Eligibility is subject to underwriter's approval.