

# 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

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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

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# 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              |                |
| <b>Transamerica</b>  | <b>\$2,040</b> | <b>Transamerica</b> | <b>\$3,080</b> | <b>Transamerica</b> | <b>\$5,430</b> |
| 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              |                |
| <b>Transamerica</b>  | <b>\$3,470</b> | <b>Transamerica</b> | <b>\$5,110</b> | <b>Transamerica</b> | <b>\$8,340</b> |
| 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<sup>®</sup> 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<sup>®</sup> 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.

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# 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  |
|--------------------------|---------------------------------|---------------------|
| <b>All American Life</b> | 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     |
| <b>Allianz</b>           | 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     |
| <b>Allstate</b>          | Preferred Elite                 | Preferred Nonsmoker |
|                          | Preferred No-Tobacco            |                     |
|                          | Standard Select No-Tobacco      | Standard Nonsmoker  |
|                          | Standard No-Tobacco             |                     |
|                          | Preferred Smoker                | Preferred Smoker    |
| <b>American General</b>  | 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                |                     |
| <b>AmerUs</b>            | Preferred Tobacco               |                     |
|                          | Standard Tobacco (Class VI)     | Standard Smoker     |
|                          | Standard Tobacco                |                     |
|                          | Preferred Plus Nontobacco       | Preferred Nonsmoker |
| <b>AmerUs</b>            | 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                  |
|--|--------------------------------|-------------------------------------|
| <b>AXA</b>                                       | Preferred Elite Nontobacco     | Preferred Nonsmoker                 |
|  | Preferred Nontobacco           |                                     |
|  | Standard Plus Nontobacco       | Standard Nonsmoker                  |
|  | Standard Nontobacco            |                                     |
|  | Preferred Tobacco              | Preferred Smoker                    |
|  | Standard Tobacco               | Standard Smoker                     |
| <b>Banner Life<br/>(William Penn Life in NY)</b> | Preferred Plus                 | Preferred Nonsmoker                 |
|  | Preferred Nontobacco           |                                     |
|  | Standard Plus                  | Standard Nonsmoker                  |
|  | Nonsmoker Plus                 |                                     |
|  | Standard Nontobacco            |                                     |
|  | Nonsmoker                      |                                     |
|  | Preferred Smoker               | Preferred Smoker                    |
| Standard Tobacco<br>Smoker                       | Standard Smoker                |                                     |
| <b>Cincinnati Life</b>                           | Super Select Nonsmoker         | Preferred Nonsmoker                 |
|  | Select Plus Nonsmoker          |                                     |
|  | Select Nonsmoker               | Standard Nonsmoker                  |
|  | Ultra Standard Nonsmoker       |                                     |
|  | Preferred Standard<br>Standard | Preferred Smoker<br>Standard Smoker |
| <b>Empire General</b>                            | Select Preferred               | Preferred Nonsmoker                 |
|  | Preferred Nonsmoker            |                                     |
|  | Nonsmoker                      | Standard Nonsmoker                  |
|  | Smoker                         | Standard Smoker                     |
| <b>Equitable Life</b>                            | Preferred Plus                 | Preferred Nonsmoker                 |
|  | Preferred Nontobacco           |                                     |
|  | Standard Nontobacco            | Standard Nonsmoker                  |
|  | Preferred Tobacco              | Preferred Smoker                    |
|  | Standard Tobacco               | Standard Smoker                     |
| <b>Federated Insurance Company</b>               | Preferred Plus                 | Preferred Nonsmoker                 |
|  | Preferred Nontobacco           |                                     |
|  | Standard Nonsmoker             | Standard Nonsmoker                  |
|  | Preferred Tobacco              | Preferred Smoker                    |
|  | Standard Tobacco               | Standard Smoker                     |
| <b>First Penn-Pacific</b>                        | Preferred Best                 | Preferred Nonsmoker                 |
|  | Preferred Nontobacco           |                                     |
|  | Preferred Tobacco              | Preferred Smoker                    |
|  | Standard Nontobacco            | Standard Nonsmoker                  |
|  | Standard Tobacco               | Standard Smoker                     |
| <b>General American</b>                          | 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                    |
|---|---|---------------------------------------|
| <b>GeneralLife</b>  | Elite                                   | Preferred Nonsmoker                   |
|   | Preferred Nonsmoker                     |                                       |
|   | Standard Nonsmoker                      | Standard Nonsmoker                    |
|   | Preferred Smoker                        | Preferred Smoker                      |
|   | Standard Smoker                         | Standard Smoker                       |
| <b>Genworth / First Colony<br/>(American Mayflower in NY)</b> | 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                       |
| <b>Golden Rule</b>  | Standard Nicotine                       |                                       |
|   | Preferred Nonsmoker                     | Preferred Nonsmoker                   |
|   | Standard Nonsmoker<br>Smoker            | Standard Nonsmoker<br>Standard Smoker |
| <b>Grange Life</b>  | Executive Preferred Nonsmoker           | Preferred Nonsmoker                   |
|   | Preferred Nonsmoker                     |                                       |
|   | Standard Nonsmoker                      | Standard Nonsmoker                    |
|   | Standard Smoker                         | Standard Smoker                       |
| <b>Guardian</b>   | Elite                                   | Preferred Nonsmoker                   |
|   | Preferred Plus Nontobacco               |                                       |
|   | Preferred Nontobacco                    |                                       |
|   | Nonsmoker                               | Standard Nonsmoker                    |
|   | Standard<br>Standard (Smoker)           | Standard Smoker                       |
| <b>Hartford Life and Annuity Company</b>                      | Preferred Best                          | Preferred Nonsmoker                   |
|   | Preferred Plus                          |                                       |
|   | Preferred Nonnicotine                   |                                       |
|   | Standard Nonnicotine                    | Standard Nonsmoker                    |
|   | Preferred Nicotine                      | Preferred Smoker                      |
|   | Standard Nicotine                       | Standard Smoker                       |
| <b>Indianapolis Life</b>                                      | Standard Nicotine                       |                                       |
|   | Premier/Preferred Plus                  | Preferred Nonsmoker                   |
|   | Preferred No Tobacco                    |                                       |
|   | Standard No Tobacco                     | Standard Nonsmoker                    |
|   | Preferred Tobacco<br>Standard Tobacco   | Preferred Smoker<br>Standard Smoker   |
| <b>Jackson National</b>                                       | Standard Tobacco                        |                                       |
|   | Preferred Plus                          | Preferred Nonsmoker                   |
|   | Preferred Nontobacco                    |                                       |
|   | Standard Nontobacco<br>Standard Tobacco | Standard Nonsmoker<br>Standard Smoker |
| <b>Jefferson Pilot</b>  | Standard Tobacco                        |                                       |
|   | Preferred Plus Nontobacco               | Preferred Nonsmoker                   |
|   | Preferred Nontobacco                    |                                       |
|   | Standard Nontobacco                     | Standard Nonsmoker                    |
|   | Preferred Tobacco<br>Standard Tobacco   | Preferred Smoker<br>Standard Smoker   |

# TOP 25 ELIGIBLE TERM CARRIERS

| Company  | Holders of this             | May apply for this  |
|--|-----------------------------|---------------------|
| <b>John Hancock</b>  | Super Preferred             | Preferred Nonsmoker |
|  | Preferred Nonsmoker         |                     |
|  | Standard Plus Nonsmoker     | Standard Nonsmoker  |
|  | Standard Nonsmoker          |                     |
|  | Preferred Smoker            | Preferred Smoker    |
|  | Standard Smoker             | Standard Smoker     |
| <b>Life Investors<br/>(Transamerica Family Markets)</b>            | Preferred Elite Nontobacco  | Preferred Nonsmoker |
|  | Preferred Plus Nontobacco   |                     |
|  | Preferred Nontobacco        |                     |
|  | Nontobacco                  | Standard Nonsmoker  |
|  | Preferred Tobacco           | Preferred Smoker    |
|  | Tobacco                     | Standard Smoker     |
| <b>Lincoln Benefit</b>   | Preferred Elite             | Preferred Nonsmoker |
|  | Preferred Nontobacco        |                     |
|  | Standard Select Nontobacco  | Standard Nonsmoker  |
|  | Standard Nontobacco         |                     |
|  | Preferred Smoker            | Preferred Smoker    |
|  | Standard Smoker             | Standard Smoker     |
| <b>Lincoln National<br/>(Lincoln Life &amp; Annuity Co. of NY)</b> | Preferred Best Nonsmoker    | Preferred Nonsmoker |
|  | Preferred Nonsmoker         |                     |
|  | Standard Nonsmoker          | Standard Nonsmoker  |
|  | Preferred Smoker            | Preferred Smoker    |
|  | Standard Smoker             | Standard Smoker     |
| <b>ManuLife</b>  | Super Preferred             | Preferred Nonsmoker |
|  | Preferred Nonsmoker         |                     |
|  | Standard Nonsmoker          | Standard Nonsmoker  |
|  | Preferred Smoker            | Preferred Smoker    |
|  | Standard Smoker             | Standard Smoker     |
| <b>Mass Mutual</b>   | Ultra Preferred Nontobacco  | Preferred Nonsmoker |
|  | Select Preferred Nontobacco |                     |
|  | Nontobacco                  | Standard Nonsmoker  |
|  | Select Preferred Tobacco    | Preferred Smoker    |
|  | Tobacco                     | Standard Smoker     |
| <b>MetLife</b>   | Elite Plus                  | Preferred Nonsmoker |
|  | Preferred Plus              |                     |
|  | Standard Plus               | Standard Nonsmoker  |
|  | Standard Nonsmoker          |                     |
|  | Preferred Smoker            | Preferred Smoker    |
|  | Standard Smoker             | Standard Smoker     |
| <b>Midland National</b>  | 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  |
|------------------------------|-----------------------------|---------------------|
| <b>Minnesota Life</b>        | Preferred Select Nontobacco | Preferred Nonsmoker |
|                              | Preferred Nontobacco        |                     |
|                              | Nontobacco Plus             | Standard Nonsmoker  |
|                              | Standard Nontobacco         |                     |
|                              | Nontobacco                  |                     |
|                              | Preferred Tobacco           | Preferred Smoker    |
|                              | Tobacco                     | Standard Smoker     |
| Standard Tobacco             |                             |                     |
| <b>MONY</b>                  | Ultimate Select             | Preferred Nonsmoker |
|                              | Select                      |                     |
|                              | Standard                    | Standard Nonsmoker  |
| <b>Nationwide</b>            | Preferred Plus Nontobacco   | Preferred Nonsmoker |
|                              | Preferred Nontobacco        |                     |
|                              | Nontobacco                  | Standard Nonsmoker  |
|                              | Standard Preferred          | Preferred Smoker    |
|                              | Standard                    | Standard Smoker     |
| <b>New England Financial</b> | Select Preferred            | Preferred Nonsmoker |
|                              | Preferred Nonsmoker         |                     |
|                              | Nonsmoker                   | Standard Nonsmoker  |
|                              | Preferred Smoker            | Preferred Smoker    |
|                              | Smoker                      | Standard Smoker     |
| <b>New York Life</b>         | Select Preferred Nonsmoker  | Preferred Nonsmoker |
|                              | Preferred Plus Nonsmoker    |                     |
|                              | Preferred Nonsmoker         |                     |
|                              | Nonsmoker                   | Standard Nonsmoker  |
|                              | Select Standard             | Preferred Smoker    |
|                              | Preferred Smoker            |                     |
|                              | Standard                    | Standard Smoker     |
| Smoker                       |                             |                     |
| <b>North American</b>        | Super Preferred Nontobacco  | Preferred Nonsmoker |
|                              | Premier Nontobacco          |                     |
|                              | Preferred Nontobacco        |                     |
|                              | Standard Plus Nontobacco    | Standard Nonsmoker  |
|                              | Standard Nontobacco         |                     |
|                              | Preferred Tobacco           | Preferred Smoker    |
|                              | Standard Tobacco            | Standard Smoker     |
| <b>Northwestern</b>          | 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  |
|--------------------------|----------------------------|---------------------|
| <b>Ohio National</b>     | Super Preferred            | Preferred Nonsmoker |
|                          | Preferred Nonsmoker        |                     |
|                          | Select Nonsmoker           | Standard Nonsmoker  |
|                          | Nonsmoker                  |                     |
|                          | Select Smoker              | Standard Smoker     |
|                          | Smoker                     |                     |
| <b>Old Mutual</b>        | Super Preferred Nontobacco | Preferred Nonsmoker |
|                          | Preferred Plus Nontobacco  |                     |
|                          | Preferred Nontobacco       |                     |
|                          | Nontobacco                 | Standard Nonsmoker  |
|                          | Preferred Tobacco          |                     |
|                          | Tobacco                    |                     |
| <b>Old Republic</b>      | Preferred Plus             | Preferred Nonsmoker |
|                          | Preferred Nonsmoker        |                     |
|                          | Nonsmoker                  | Standard Nonsmoker  |
|                          | Preferred Smoker           |                     |
|                          | Smoker                     | Standard Smoker     |
|                          |                            |                     |
| <b>Pacific Life</b>      | 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                     |                     |
| <b>Penn Mutual</b>       | Preferred Best             | Preferred Nonsmoker |
|                          | Preferred Plus             |                     |
|                          | Preferred Nonsmoker        | Standard Nonsmoker  |
|                          | Nonsmoker                  |                     |
|                          | Preferred Smoker           |                     |
|                          | Smoker                     |                     |
| <b>Phoenix Home Life</b> | Advantage Premier          | Preferred Nonsmoker |
|                          | Advantage Select           |                     |
|                          | Advantage                  | Standard Nonsmoker  |
|                          | Standard                   |                     |
| <b>Primerica</b>         | Preferred Plus Nonsmoker   | Preferred Nonsmoker |
|                          | Preferred Nonsmoker        |                     |
|                          | Nonsmoker                  | Standard Nonsmoker  |
|                          | Smoker                     |                     |
| <b>Principal Life</b>    | 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                  |
|--|-----------------------------|-------------------------------------|
| <b>Principal Life</b> <i>(continued)</i> | Preferred Smoker            | Preferred Smoker                    |
|  | Standard Tobacco Smoker     | Standard Smoker                     |
|  |                             |                                     |
| <b>Protective Life</b>                   | Select Preferred Nontobacco | Preferred Nonsmoker                 |
|  | Preferred Nontobacco        |                                     |
|  | Nontobacco                  | Standard Nonsmoker                  |
|  | Preferred Tobacco           | Preferred Smoker                    |
|  | Tobacco                     | Standard Smoker                     |
| <b>Prudential</b>                        | Preferred Best              | Preferred Nonsmoker                 |
|  | Preferred Plus              |                                     |
|  | Preferred Nonsmoker         |                                     |
|  | Preferred Plus Smoker       | Preferred Smoker                    |
|  | Nonsmoker Plus              | Standard Nonsmoker                  |
|  | Nonsmoker                   |                                     |
|  | Preferred Smoker Smoker     | Preferred Smoker<br>Standard Smoker |
| <b>ReliaStar Life Insurance Co (ING)</b> | Super Preferred Nontobacco  | Preferred Nonsmoker                 |
|  | Preferred Nontobacco        |                                     |
|  | Select Nontobacco           | Standard Nonsmoker                  |
|  | Standard Nontobacco         |                                     |
|  | Preferred Tobacco           | Preferred Nonsmoker                 |
|  | Standard Tobacco            | Standard Smoker                     |
| <b>SBLI</b>                              | Preferred Plus Nonnicotine  | Preferred Nonsmoker                 |
|  | Preferred Nonnicotine       |                                     |
|  | Select Nonnicotine          | Standard Nonsmoker                  |
|  | Standard Nonnicotine        |                                     |
|  | Preferred Nicotine          | Preferred Smoker                    |
|  | Standard Nicotine           | Standard Smoker                     |
| <b>Security Connecticut</b>              | Super Preferred             | Preferred Nonsmoker                 |
|  | Preferred Nonsmoker         |                                     |
|  | Preferred Smoker            | Preferred Smoker                    |
|  | Standard Nonsmoker          | Standard Nonsmoker                  |
|  | Standard Smoker             | Standard Smoker                     |
| <b>State Farm</b>                        | Preferred Nontobacco        | Preferred Nonsmoker                 |
|  | Tobacco                     | Standard Nonsmoker                  |
|  |                             | Standard Smoker                     |
| <b>Sun Life</b>                          | 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  |
|--|----------------------------|---------------------|
| <b>Transamerica<br/>(TLIC and TFLIC)</b>               | Preferred Plus             | Preferred Nonsmoker |
|  | Preferred Nonsmoker        |                     |
|  | Standard Plus              | Standard Nonsmoker  |
|  | Standard Nonsmoker         |                     |
|  | Preferred Smoker           | Preferred Smoker    |
|  | Standard Smoker            | Standard Smoker     |
| <b>Travelers</b>                                       | Preferred Plus             | Preferred Nonsmoker |
|  | Preferred Nonsmoker        |                     |
|  | Nonsmoker                  | Standard Nonsmoker  |
|  | Preferred Smoker           | Preferred Smoker    |
|  | Smoker                     | Standard Smoker     |
| <b>United States Life Ins Co in the<br/>City of NY</b> | Nonsmoker Preferred Plus   | Preferred Nonsmoker |
|  | Nonsmoker Preferred        |                     |
|  | Nonsmoker Standard Plus    | Standard Nonsmoker  |
|  | Nonsmoker Standard         |                     |
|  | Preferred Smoker           | Preferred Smoker    |
|  | Standard Smoker<br>Smoker  | Standard Smoker     |
| <b>West Coast Life</b>                                 | Super Preferred            | Preferred Nonsmoker |
|  | Preferred Nontobacco       |                     |
|  | Standard Plus              | Standard Nonsmoker  |
|  | Standard Nontobacco        |                     |
|  | Preferred Tobacco          | Preferred Smoker    |
|  | Standard Tobacco           | Standard Smoker     |
| <b>Western Reserve Life</b>                            | Preferred Elite Nontobacco | Preferred Nonsmoker |
|  | Preferred Plus Nontobacco  |                     |
|  | Preferred Nontobacco       |                     |
|  | Nontobacco                 | Standard Nonsmoker  |
|  | Preferred Tobacco          | Preferred Smoker    |
|  | Tobacco                    | Standard Smoker     |
| <b>Zurich Kemper</b>                                   | 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.