



## Zoom through Underwriting with **TOP 15** and **TOP 25**

Now you can help your clients steer clear of a lengthy underwriting process and accelerate placement of a new term policy with the Transamerica Opportunity Program (TOP).

Everyone, from ages 18 to 60, may be eligible to obtain up to \$1 million of 15- or 25-year term coverage. Qualified applicants can accelerate through underwriting and avoid the hassle of a full medical exam—saving time and cost. And to top it all off, all TOP policies are fully commissionable, including policy fees.

See how TOP goes bumper to bumper with the competition.

15-Year Level Term*		25-Year Level Term*	
<b>Transamerica</b>	<b>\$579</b>	<b>Transamerica</b>	<b>\$12,970</b>
American General	\$656	American General	\$12,934
Banner	\$679	Banner	N/A
Genworth	\$595	Genworth	N/A
ING Reliastar	\$662	ING ReliaStar	\$12,958
West Coast Life	\$745	West Coast Life	N/A

To qualify for the TOP racing field, participants must:

- Be aged 18 to 60 (age nearest). Eligible issue ages in the Washington state for Trendsetter Super 25 are 18 to 55.
- Have been fully underwritten with blood work and issued a risk-class equivalent or better than Standard. Smoker risk classes are acceptable.
- Have a term policy issued within the past five years by Transamerica or one of our listed eligible carriers with a minimum face amount of \$100,000.

No more medical exams and faster placement of cases. Now that's a winning combination.

Don't get left off the podium. **Contact us today for more information.**

\*Annual premiums listed above are based on male, age 60, preferred nonsmoker with face amount \$100,000 for 15-year level term and male, age 60, standard nonsmoker with face amount \$1,000,000 for 25-year level term.

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 July 2010. Premiums quoted are subject to change without notice.

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 15 and Trendsetter® Super 25 are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499 (Policy Form # 1-305 11-107 and Policy Form #1-303 11-107), or Transamerica Financial Life Insurance Company, Harrison, NY 10528 (Policy Form # 3-305 11-109 and Policy Form #3-303 38-109.) **Premiums increase annually starting in year 16 for the 15-year policy and in year 26 for the 25-year policy.** 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.



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**AEGON** companies

**Please note:**

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

## A Simple Way to Provide Them More

Dear <Insert Client Name>:

I'm pleased to announce a new program from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company that can provide a quick and easy way to increase your term life insurance coverage.

If you have recently purchased an individual term policy, you may qualify for up to \$1,000,000 of additional 15 or 25 year guaranteed level premium term life coverage, without the usual required medical exam.<sup>1</sup>

This program, along with Transamerica's competitive premiums, makes it easier to provide your family with more coverage. Take a look at these sample monthly premiums:

Sample: Nonsmoker, \$500,000 death benefit<sup>2</sup>

	<b>Age 40</b>	<b>Age 45</b>	<b>Age 50</b>	<b>Age 55</b>	<b>Age 60</b>
<b>Male</b>	\$39	\$57	\$82	\$132	\$204
<b>Female</b>	\$32	\$45	\$65	\$93	\$141

For more information on how to take advantage of this opportunity, contact us today.

Sincerely,

<Insert Agent>

<sup>1</sup>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.

<sup>2</sup>Sample premiums based on Male and Female Preferred Nonsmoker, \$500,000 death benefit coverage for Trendsetter<sup>®</sup> Super 15. Premiums quoted are subject to change without notice.

Premiums are lower if paid annually.

Trendsetter<sup>®</sup> Super 15 and Trendsetter<sup>®</sup> Super 25 are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499 (Policy Form Nos. 1-305 11-107 and 1-303 11-107), or Transamerica Financial Life Insurance Company, Harrison, NY 10528 (Policy Form Nos. 3-305 11-109 and 3-303 38-109.) **Premiums increase annually starting in year 16 for the 15-year policy and in year 26 for the 25-year policy.** Policy forms and numbers may vary, and these policies 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.

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# TOP 15 & TOP 25 PROGRAM DETAILS

# TERM

The Transamerica Opportunity Program (TOP) 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 15 or Trendsetter® Super 25 policy with accelerated underwriting and no medical exams.

Under TOP, we will modify the initial underwriting requirements for qualifying individual Trendsetter Super 15 and 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 Program Rules and Guidelines

1. The products currently available that may be applied for are Trendsetter Super 15 or 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 application.
3. Qualifying issue ages (age nearest birthday): 18 to 60.  
Qualifying issue ages in Washington State for Trendsetter Super 25: 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 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.

\*Term/UL Hybrid products such as Genworth Life's Colony Term UL and West Coast Life's and Protective Life's Secure-T are also eligible for TOP.

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 product parameters and conditions apply.

## Modified New Business Requirements

1. Application for Trendsetter policy form.
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 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 program. For Transamerica policies being "topped," the policy number should be included in the "Remarks" section.**

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Policy Form #3-303 38-109.) **Premiums increase annually starting in year 16 for the 15-year policy and in year 26 for the 25-year policy.** Policy forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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**AEGON** companies



# TOP ELIGIBLE TERM CARRIERS

The following is a comprehensive list of qualifying Term carriers for the Transamerica Opportunity Program (TOP) 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
Standard Smoker	Standard Smoker	
<b>American General</b>	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		

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<b>American United Life</b>	Elite Preferred Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Plus Nontobacco	Standard Nonsmoker
	Standard Nontobacco Tobacco	Standard Smoker
<b>AmerUs</b>	Preferred Plus Nontobacco	Preferred Nonsmoker
	Standard Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
<b>AXA</b>	Preferred Elite Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Plus Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco Standard Tobacco	Preferred Smoker Standard Smoker
<b>Bankers Life of NY</b>	Preferred Plus	Preferred Nonsmoker
	Preferred Non Tobacco	
	Standard Non Tobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
<b>Banner Life (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 Smoker	Standard Smoker
<b>Cincinnati Life</b>	Super Select Nonsmoker	Preferred Nonsmoker
	Select Plus Nonsmoker	
	Select Nonsmoker	Standard Nonsmoker
	Ultra Standard Nonsmoker	
	Preferred Standard	Preferred Smoker
	Standard	Standard Smoker

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<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>Fidelity and Guaranty Life</b>	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Plus Nontobacco	
	Preferred Nontobacco	
	Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	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
	Tobacco	Standard Smoker
<b>GeneralLife</b>	Elite	Preferred Nonsmoker
	Preferred Nonsmoker	
	Standard Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
	Tobacco	Standard Smoker

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<b>Genworth / First Colony*</b> <b>(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
	Standard Nicotine	
<b>Golden Rule</b>	Preferred Nonsmoker	Preferred Nonsmoker
	Standard Nonsmoker	Standard Nonsmoker
	Smoker	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	Standard Smoker
	Standard (Smoker)	
<b>Harleysville</b>	Premier	Preferred Nonsmoker
	Preferred Nontobacco	
	Select Standard Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Preferred Tobacco	Preferred Smoker
	Select Standard Tobacco	Standard Smoker
	Standard Tobacco	

\*Term/UL Hybrid products such as Genworth Life's Colony Term UL are also eligible for TOP.

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<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>	Premier/Preferred Plus	Preferred Nonsmoker
	Preferred No Tobacco	
	Standard No Tobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
<b>Jackson National</b>	Preferred Plus	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Standard Tobacco	Standard Smoker
<b>Jefferson Pilot</b>	Preferred Plus Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Standard Nontobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard Tobacco	Standard Smoker
<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

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<b>Life Investors</b> (Transamerica Family Markets)	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</b> (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
<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 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>National Life Insurance Company of Vermont</b>	Preferred Plus Non-Smoker	Preferred Nonsmoker
	Preferred Non-Smoker	
	Non-Smoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Smoker	Standard Smoker
<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

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<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	
<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	Preferred Smoker
	Tobacco	Standard Smoker
<b>Old Republic</b>	Preferred Plus	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Smoker	Standard Smoker
<b>Pacific Life</b>	Super Preferred Nonsmoker	Preferred Nonsmoker
	Select Nonsmoker	
	Preferred Plus Nonsmoker	
	Preferred Nonsmoker	
	Standard Plus	Standard Nonsmoker
	Standard Nonsmoker	
	Nonsmoker	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
Smoker		
<b>Penn Mutual</b>	Preferred Best	Preferred Nonsmoker
	Preferred Plus	
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Preferred Smoker	Preferred Smoker
	Smoker	Standard Smoker

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<b>Phoenix Home Life</b>	Advantage Premier	Preferred Nonsmoker
	Advantage Select	
	Advantage	Standard Nonsmoker
	Standard	Standard Smoker
<b>Primerica</b>	Preferred Plus Nonsmoker	Preferred Nonsmoker
	Preferred Nonsmoker	
	Nonsmoker	Standard Nonsmoker
	Smoker	Standard Smoker
<b>Principal Life</b>	Super Preferred Nontobacco	Preferred Nonsmoker
	Preferred Nontobacco	
	Super Standard Nontobacco	Standard Nonsmoker
	Standard Nontobacco	
	Nonsmoker	
	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 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

\*Term/UL Hybrid products such as Protective Life's Secure-T are also eligible for TOP.

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<b>SBLI</b>	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	Preferred Nonsmoker
	Nontobacco	Standard Nonsmoker
	Tobacco	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	
<b>Symetra Life</b>	Preferred Best Nonnicotine	Preferred Nonsmoker
	Preferred Plus Nonnicotine	
	Preferred Nonnicotine	
	Nonnicotine	Standard Nonsmoker
	Standard Plus Nicotine	Preferred Smoker
	Nicotine	Standard Smoker
<b>Transamerica (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

# TOP ELIGIBLE TERM CARRIERS

Company	Holders of this	May apply for this
<b>United States Life Ins Co in the City of NY</b>	Nonsmoker Preferred Plus	Preferred Nonsmoker
	Nonsmoker Preferred	
	Nonsmoker Standard Plus	Standard Nonsmoker
	Nonsmoker Standard	
	Preferred Smoker	Preferred Smoker
	Standard Smoker	Standard Smoker
	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>Woodmen of the World</b>	Super Preferred Non-Tobacco	Preferred Nonsmoker
	Preferred Non-Tobacco	
	Standard Non-Tobacco	Standard Nonsmoker
	Preferred Tobacco	Preferred Smoker
	Standard 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

\*Term/UL Hybrid products such as West Coast Life's Secure-T are also eligible for TOP.



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Transamerica Financial Life Insurance Company

AEGON companies

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