



PRODUCT

TOP AND TOP PLUS PROGRAMS¹ INTERACTIVE CHART

[TOP and TOP Plus Programs Overview](#)

If clients have been sold a term policy within the past 5 years and have been fully underwritten by an eligible carrier **CLICK** on the buttons below to view TOP and TOP Plus eligibility.

What underwriting class were they previously issued?

Preferred or Standard classes

Preferred Plus or Standard Plus classes

¹These are not Guaranteed Issue programs. Qualification for coverage depends on the answer to health questions set forth in the TransTerm 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 based on information from the MIB. Programs are subject to withdrawal at any time without notice from the Company.



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What age are they nearest?

Age 60 or younger

Over age 60

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Transamerica Life Insurance Company

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Must be fully underwritten

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How long ago was the policy issued?

1 year or less

3 years or less

5 years or less

More than 5 years

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TOP Program

Can qualify for up to \$1M*

*Regardless of previously issued face amount.

Can qualify for Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker or Standard Smoker Classes

Application Requirements

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:

- Basic Application (APA-40) for new TransTermSM policy
A note in the remarks section of the application indicating that the policy is being applied for under "TOP" or "TOP Plus" should be included.
- Non-Medical Report — Part 2 (MPN-1)
- MIB Authorization
- All other signed state-specific authorizations and disclosures
- Copy of data pages of the previously fully underwritten policy from an eligible carrier showing name of insured, date of issue, face amount and risk class. If the previously issued policy is from TLIC or TFLIC, the policy number needs to be supplied in the remarks or cover letter.

These modified requirements remain as "initial" requirements and additional evidence may be requested as the Underwriter reviews the case.

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TOP Program

Can qualify for up to \$750K*

*Regardless of previously issued face amount.

Can qualify for Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker or Standard Smoker Classes

Application Requirements

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:

- Basic Application (APA-40) for new TransTermSM policy
A note in the remarks section of the application indicating that the policy is being applied for under "TOP" or "TOP Plus" should be included.
- Non-Medical Report — Part 2 (MPN-1)
- MIB Authorization
- All other signed state-specific authorizations and disclosures
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TOP Program

Can qualify for up to \$500K*

*Regardless of previously issued face amount.

Can qualify for Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker or Standard Smoker Classes

Application Requirements

When submitting an application for TOP or TOP Plus, please make sure that the following items are included:

- Basic Application (APA-40) for new TransTermSM policy
A note in the remarks section of the application indicating that the policy is being applied for under "TOP" or "TOP Plus" should be included.
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What age are they nearest?

Age 50 or younger

Between 51 and 60

Over age 60

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1 year or less

3 years or less

5 years or less

More than 5 years

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TOP Plus Program

Or

TOP Program

Can qualify for up to \$1M*

*Must be equal to or less than previously issued face amount.

Can qualify for Preferred Plus or Standard Plus classes

Can qualify for up to \$1M**

**Regardless of previously issued face amount.

Can qualify for Preferred Nonsmoker, Preferred Smoker, Standard Nonsmoker or Standard Smoker Classes

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TOP Plus Program

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Can qualify for Preferred Plus or Standard Plus classes

Or

TOP Program

Can qualify for up to \$750K**

**Regardless of previously issued face amount.

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