



Transamerica's *Transcend* Offers Improved Class Ratings For Qualifying Applicants.

Transcend offers improved class ratings for previously substandard Table B, C and D offers, provided no other conditions apply.¹ It could be the answer you've been looking for when preparing your best competitive offer to clients with one of the following impairments:

- Prostate Specific Antigen (PSA)
- Abnormal blood sugar
- Blood pressure
- ECG
- Triglyceride
- Body Mass Index (BMI)
- Build (height/weight)
- Albumin, globulin A/G ratio
- Blood Urea Nitrogen (BUN)
- Scuba diving
- Proteinuria
- Cholesterol/HDL
- Creatinine (serum)
- Liver Function Tests (LFTs)
- Protein/Creatinine Ratio
- Foreign nationals/Foreign travel
- Motor vehicle violations

Transcend is available only for single impairments to those insureds, aged 18–70, for UL² and SUL life insurance products with face amounts of up to \$5 million.³

FOR EXAMPLE:

- A male, aged, 55, who is 6'1" tall and weighs 290 pounds would have been rated at Table B. Now with *Transcend*, he'll be rated at Standard.
- A female, aged 65, has elevated glucose and A1c on labs. She is not diagnosed as diabetic. Her fasting glucose is 110, Fructosamine 1.4, A1c 6.8. She would previously have been rated at Table B. Now, she'll be rated at Standard.
- A male, aged 69, PSA 6.0 with free PSA 17% would have been rated at Table B. Now, he'll be rated at Standard.

¹Underwriter discretion subject to complete medical history.

²*Transcend* is not available on TransTerm®

³Life insurance policies already in-force are not eligible for *Transcend*.

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