

## **GUIDELINES FOR TRADITIONAL TRIAL APPLICATION SUBMISSIONS**

Trial submissions must meet one of the two criteria listed below:

A trial submission by face amount, age and product must meet the following:

UL - Minimum face amount of 1.5 Million age 60 to age 85 only

Term - Minimum face amount of 5 Million age 60 to age 85 only

OR

Trial submissions by premium must meet the following:

Annual premium of \$50,000 or above (any age is allowed, no dump in or 1035 money will be included)

## **GUIDELINES FOR INSTITUTIONAL TRIAL APPLICATION SUBMISSIONS**

**UL** – Minimum face amount of \$1 million for insureds aged 60 to 85 only.

**Term** – Minimum face amount of \$5 million for insureds aged 60 to 85 only.

Trial application submissions by premium must have an annual premium of \$ 25,000 or above, and any age is permitted. No dump-in or 1035 money will be included

All information to be reviewed by Underwriting must be submitted with the initial trial application. As an exception to the rule for institutional cases only, we will review additional information, but additional information needs to be submitted on a limited basis whenever possible and must have the cover letter attached with that information. (Labs will be pulled if a lab slip is included with the initial trial paperwork.)

## GUIDELINES FOR EXPRESS TRIAL APPLICATION SUBMISSIONS

APS will be no more than 15-20 pages and there will be a summary page attached

Trial submissions must meet one of the two criteria listed below:

A trial submission by face amount, age and product must meet the following:

UL - Minimum face amount of 1.5 Million age 60 to age 85 only

Term - Minimum face amount of 5 Million age 60 to age 85 only

OR

Trial submissions by premium must meet the following:

Annual premium of \$50,000 or above (any age is allowed, no dump in or 1035 money will be included)

## GENERAL GUIDELINES FOR MAAS TRIAL APPLICATION SUBMISSIONS

For ALL MAAS assigned cases, the tentative assessment should be sent to the GA office. If the case was reviewed and should NOT have been reviewed (it did not meet the listed below guidelines), please advise your AD or Director (cc them on the e-mail to the GA office) and please include the following disclaimer to the GA office.

Please note, this trial submission was reviewed as an EXCEPTION, because this submission does NOT meet the general guidelines effective September 4, 2007.

# GENERAL GUIDELINES FOR ALL TRIAL APPLICATION SUBMISSIONS

We will not review cases that have been declined or postponed by Transamerica or any other carrier in the last year.

For proposed insureds aged 81 and above, we will not accept trial application submissions on cases assumed to be over Table 4 rates.

We will not accept trial application submissions on proposed insureds over the age of 85.

Face amount increases from trial to formal application submission will invalidate any opinions previously provided on the case.

Trial quotes are tentative and nonbinding, since they are subject to a formal application, complete age and amount requirements and, sometimes, facultative reinsurance review. No matter what information is provided, trial opinions do not constitute offers of insurance in any way. The purpose of these quotes is to provide the producer with a general idea of what the underwriting assessment may be. Please note that we reserve the right to change the trial quote. In all events, trial quotes are invalid after 60 days.

The trial package must include a Transamerica Preliminary Inquiry Application (APP1-183) or a generic, multicompany preliminary inquiry application with the general agent's name and number, as well as a signed authorization and a completed and signed Attending Physician's Statement (APS). The Preliminary Inquiry Application must be completed (this application is also available on TransACT®). The authorizations can be either a specific Transamerica authorization or a generic multi-company authorization, provided Transamerica is listed on the form. Incomplete trial submissions will not be reviewed.

**Transamerica will continue to not pay for APSs on trial applications unless the case is placed; thus, APSs on trials can no longer be ordered through Transamerica vendor accounts.** The institution is responsible for obtaining the APS and for submitting requests for reimbursement when the case is placed.

If another company's exam and lab slip are submitted along with APS reports for a trial quote, we will obtain the blood profile to ensure that our offer is as accurate as possible.

As has been our practice, if Transamerica requirements (exam, ABC, EKG, IR) are submitted with an authorization, we do not consider such a request to be a trial application. In the event such requirements are submitted, a completed formal new business application will be required before a quote of any kind will be made. If a formal new business application is not received within 30 days after our receipt of such requirements, the general agency will be charged for the requirements submitted.