

Long Term Care Rider

This guide serves to outline the following processes and procedures for the Long Term Care (LTC) Rider* available on select Transamerica life insurance policies:

- » **Licensing**
- » **Contracting**
- » **Transware Illustration**
- » **Point of Solicitation Requirements**
- » **New Business**
- » **Underwriting**
- » **Forms Checklist**

LICENSING

Licensing and continuing education requirements for the LTC Rider will vary by jurisdiction. Completion is required prior to solicitation.

All producers must have the appropriate authority on their state insurance license before soliciting and selling the LTC Rider.

Many states also have education requirements to obtain authority to sell LTC products, requiring that producers complete initial LTC training and then take refresher LTC training (continuing education) courses periodically to sell both Partnership and Non-Partnership LTC policies.

The LTC Rider qualifies under the Non-Partnership program classification and will follow the LTC training requirements for Non-Partnership sales.

CONTRACTING

The Producer's Conditional Agreement (LPCA4112 L&P PCA HIPAA 3-20-14) is required for the sale of the base product with the LTC Rider. It must be signed and received by the Company prior to the solicitation of new business. The signature date of the Producer's Conditional Agreement must precede the date of the new business application. The signed agreement should be emailed to ascl@transamerica.com or faxed to 1-888-837-2820.

Available on: TransNavigatorSM IUL.

*Named Comprehensive Long Term Care Insurance Rider (LTC Rider) in the State of California

TRANSWARE ILLUSTRATION

The Transware[®] illustration software will allow you to illustrate a hypothetical LTC benefit scenario when you specify the HIPAA per diem estimated growth rate and specify the insured's age at which the insured will begin receiving LTC monthly benefits. The LTC benefit scenario will appear in an LTC Supplemental Illustration. When the LTC Rider is selected, the Underwriting Requirements page will display the initial underwriting requirements for the LTC Rider alongside the underwriting requirements for select Transamerica life insurance policies. An Outline of Coverage will also be generated with the illustration output. The Outline of Coverage is a required document that must be presented to the applicant at the time of solicitation.

Loans, withdrawals and policy changes are not illustratable on the hypothetical LTC illustration for durations beginning after the "Projected LTC Benefit Starting Age."

The LTC Supplemental Illustration must be approved by each state. Transware will only allow state approved Supplemental Illustrations to generate. While some states have approved the rider, the supplemental illustration may not be approved yet.



POINT OF SOLICITATION REQUIREMENTS

Because sales of the LTC Rider are governed by Long Term Care Regulations, the following items must be left with the applicant at the time of solicitation, in addition to those required for the base policy:

- » Outline of Coverage (available in application form booklets and from the Transware illustration when the LTC Rider is selected.)
- » Notice of Availability of Senior Insurance Counseling Program (available in the application form booklet)
- » HIPAA Notice of Health Information Privacy Practices (available in the application form booklet)
- » Medicare Supplement Buyers Guide is required for all applicants that are eligible for Medicare.

NEW BUSINESS

The following forms must be submitted to apply for select Transamerica life insurance policies with LTC Rider:

- » Transamerica life insurance policy application*
- » Supplemental Application for LTC Rider
- » HIPAA Authorization
- » Terminal Illness Accelerated Death Benefit Form, if applicable
- » HIV Consent Form, if applicable
- » 1035 Exchange Form, if applicable
- » Replacement Form(s), if applicable

Please make sure to submit the forms applicable to the state in which the application is being signed.



* Life insurance policy applications vary by product.

UNDERWRITING

The LTC Rider must be elected upon submission of the base application and can only be added at time of initial policy issue*. A supplemental application will be used specifically for the LTC Rider. If the insured answers Yes to any of the first four questions on the Supplemental Application, he or she may not be eligible for the LTC Rider.

The LTC Rider will be fully underwritten for all issue ages and risk classes. Underwriting approval of the rider is separate and distinct from approval of the base policy. As a result, the insured may have different underwriting risk classes for the life policy and for the LTC Rider due to differences in mortality versus morbidity risks. All underwriting evidence that is required for the life policy and the LTC Rider will need to be received prior to underwriting making final determinations. The results received for both the policy and the rider will be used in the risk selection process of both the life policy and the LTC Rider.

Underwriting risk classes for the LTC Rider are:

- » Preferred
- » Non Smoker
- » Smoker

The base policy must be rated Table D or less in order to be eligible for the LTC Rider. Flat extra ratings will not be used on the LTC Rider.

The LTC Rider underwriting requirements will typically include a combination of the following: a supplemental application, MIB report, Prescription Drug check, Telephone Interview, Cognitive Screening Test (which may be included in the Telephone Interview or Face-to-Face Assessment), Face-to-Face Assessment and medical records.

AGE	Initial LTC U/W requirements	At underwriter's discretion
18-59	Medical Information Bureau (MIB), LTC Phone Interview (PIL), Prescription History (RX);	Medical Records "For Cause", Face-to-Face Assessment (F2F) "For Cause"
60-65	Medical Information Bureau (MIB), LTC Phone Interview with Cognitive Screen (PIC), Prescription History (RX)	Medical Records "For Cause", Face-to-Face Assessment (F2F) "For Cause"
66-69	Medical Information Bureau (MIB), Medical Records, LTC Phone Interview with Cognitive Screen (PIC), Prescription History (RX)	Face-to-Face Assessment (F2F) "For Cause"
70-75	Face-to-Face Assessment (F2F), Medical Information Bureau (MIB), Medical Records, Prescription History (RX)	Not Applicable

Please refer to the LTC Underwriting section of the Long Term Care Rider Product Guide TL14003BG and the Long Term Care Underwriting Guide TL14004BG for detailed information on the underwriting rules, requirements, evidence, and procedures that will be employed in underwriting the LTC Rider.

Please note that additional processing time may apply for Transamerica life insurance policies with LTC Rider applications due to additional LTC Rider underwriting requirements.

* The LTC Rider may be available after issue for a limited time, depending on state approval and transition rules in effect.

LONG TERM CARE RIDER FORMS CHECKLIST

Step 1: Licensing/Contracting

- Accident and Health (A&H) Authority License

Step 2: Point of Solicitation Requirements

- Outline of Coverage
- Notice of Availability of Senior Insurance Counseling Program
- HIPAA Notice of Health Information Privacy Practices
- Medicare Supplement Buyers Guide is required for all applicants that are eligible for Medicare

Step 3: New Business/Underwriting Requirements (if applicable)

- Transamerica life insurance application
- Supplemental Application for LTC Rider
- HIPAA Authorization
- Terminal Illness Accelerated Death Benefit Form, if applicable
- HIV Consent Form, if applicable
- 1035 Exchange Form, if applicable
- Replacement Form(s), if applicable

Many forms are state specific, please be sure to submit the applicable version for the state in which the application is being signed.

The Long Term Care Rider is available on the TransNavigatorSM index universal life insurance policy. Life insurance products issued by Transamerica Life Insurance Company, Cedar Rapids, IA. All products may not be available in all jurisdictions. Transamerica Life Insurance Company is authorized to conduct business in all states, except New York.

The Long Term Care Rider Form, LTCR03, ICC12 LTCR03, or LTCR03 CA is underwritten by Transamerica Life Insurance Company. The availability, provisions and benefits of the Rider and rider form numbers may vary by state.

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