



TRANSAMERICA UNDERWRITING

CAN MAKE THE DIFFERENCE



A Message from Bill Wysong, VP, Chief Underwriter

Transamerica Underwriting has made a number of significant enhancements over the past two years with many more planned for 2012. We remain committed to making a positive difference to your success by being as competitive as possible and by giving our best offer the first time, and every time.

A critical part of meeting your needs, and the needs of clients, is our ability to realistically and objectively determine the fairest rates and classifications possible. Therefore, we have built various teams of experts to meet these needs.

- We have a group of highly qualified doctors and registered nurses as part of our underwriting team who can identify and assess changes and advances in the areas of medicine and medical treatments.
- We have underwriters with years of experience and deep knowledge in specialized niche markets, such as foreign nationals.
- We have created a dedicated Large Case Unit, with a great deal of expertise in both medical and financial underwriting, to handle your large cases, giving you personalized service and increased communications to expedite the processing of these cases.

And we are continuously working on new underwriting enhancements to enable us to give you competitive offers on all of your cases.

Over the next several months, we will keep you informed of developments and improvements in our guidelines. We will also share with you the various ways in which Transamerica underwriting can make a difference in increasing your sales by better meeting the varied and sometimes challenging life insurance needs of clients.

We appreciate you choosing Transamerica insurance products to help clients protect their family's financial futures. We know you have a lot of carriers to choose from but, when it comes to your success, let us continue to show you how Transamerica Underwriting can make the difference.

Regards,

Bill Wysong
VP, Chief Underwriter

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