



Aegon/TransAmerica User Demographic Test Scripts For Logic Testing

Check all lifestages:

- Empty Nester – Single
- ~~Empty Nester – Married~~
- ~~Family – Young Kids~~
- Family – Teens
- Family – Older Kids (in house)
- ~~Family – Older Kids (out of house)~~
- ~~Married No Kids – under 40~~
- Married No Kids – 40-64
- Married No Kids – 65+
- Single – 18-25

- ~~Single 26-40~~
- ~~Single 41-64~~
- ~~Single 65+~~
- ~~Single Parent Young Kids~~
- ~~Single Parent Teens~~
- Single Parent – Older Kids (in house)
- Single Parent – Older Kids (out of house)
- Teen

Check age exclusions:

- SIT doesn't appear for ~~over 60~~
- LTC doesn't appear for ~~under 40~~ or ~~over 65~~
- HAP doesn't appear for ~~over 64~~
- HAP doesn't appear for state of CA over 54 – still have a problem here...
- AHIP doesn't appear ~~over 64~~
- AD&D doesn't appear ~~over 80~~

Check state exclusions:

- No AD in WA, ~~NC~~, ND, MN, ME, ~~NY~~, ~~OK~~, OR, SD
- No Dental in AK, AL, DE, ~~GA~~, HI, ID, ~~KY~~, MA, MD, ME, MN, MT, ~~NC~~, ND, NH, NJ, NV, ~~NY~~, ~~OK~~, OR, SD, UT, VT, WA, WY
- No AHIP in CT, ~~FL~~, ID, ME, MN, MT, ~~NC~~, ND, ~~NY~~, ~~OK~~, OR, SC, SD, WA
- No HAP in AK, AL, CT, ~~FL~~, KS, LA, MD, ME, MI, MN, MT, ~~NC~~, ND, NH, NV, ~~NY~~, OR, SC, SD, TX, UT, VT, WA
- No LTC in ~~GA~~, ID, MT, PA, VT, NH
- No SIT in ~~DC~~, MA, ME, MT, ~~NY~~, VT

Scenarios:

- 30 year old married with infant, toddler; no concern with care of aging parents
 - Presence of spouse: Y
 - Presence of kids: Y (boy, girl, 2, 1)
 - Own home: Y
 - Own car: Y
 - Have Discover card: Y
 - State: TX
 - Gender: M
 - Age: 30
 - Major dental work: Y
 - Immediate cash flow: N
 - 6x life insurance: N
 - Standard of living: Y
 - Aging parent: N
 - LTC Self: Y

- High deductible health: N
 - Injury/job loss: Y
 - Choosing docs: Y
 - Appliances: Y
 - Homeowners: Y
 - Auto: Y
 - ID Theft: N
 - Credit score: N
- 50 year old widow, 3 children (25, 20, 16), mom living in OK in assisted living, would move to more assisted part if needed, husband didn't leave enough life insurance, ran into some credit trouble after husband died
 - Presence of spouse: N
 - Presence of kids: Y
 - Own home: N
 - Own car: Y
 - Have Discover card: Y
 - State: OK
 - Gender: F
 - Age: 50
 - Major dental work: Y
 - Immediate cash flow: Y
 - 6x life insurance: Y
 - Standard of living: Y
 - Aging parent: Y
 - LTC Self: Y
 - High deductible health: Y
 - Injury/job loss: Y
 - Choosing docs: N
 - Appliances: N
 - Homeowners: N
 - Auto: Y
 - ID Theft: N
 - Credit score: Y
- 69 year old widow, no children, no savings, little disposable income, one sister, credit problems, no car
 - Presence of spouse: N
 - Presence of kids: N
 - Own home: Y
 - Own car: N
 - Have Discover card: Y
 - State: MA
 - Gender: F

- Age: 69
 - Major dental work: Y
 - Immediate cash flow: Y
 - 6x life insurance: Y
 - Standard of living: N
 - Aging parent: N
 - LTC Self: Y
 - High deductible health: Y
 - Injury/job loss: Y
 - Choosing docs: Y
 - Appliances: Y
 - Homeowners: Y
 - Auto: N
 - ID Theft: N
 - Credit score: Y
- 29 year old single, no children, lives with sister, hourly wage worker, had credit problems in the past
 - Presence of spouse: N
 - Presence of kids: N
 - Own home: N
 - Own car: N
 - Have Discover card: Y
 - State: DC
 - Gender: M
 - Age: 29
 - Major dental work: Y
 - Immediate cash flow: N
 - 6x life insurance: Y
 - Standard of living: N
 - Aging parent: N
 - LTC Self: N
 - High deductible health: Y
 - Injury/job loss: Y
 - Choosing docs: N
 - Appliances: N
 - Homeowners: N
 - Auto: Y
 - ID Theft: N
 - Credit score: Y
- 38 year old married with infant, toddler, concerned for care of aging parents
 - Presence of spouse: Y
 - Presence of kids: Y (girls, 1, 3)
 - Own home: Y
 - Own car: Y

- Have Discover card: Y
 - State: MD
 - Gender: F
 - Age: 38
 - Major dental work: Y
 - Immediate cash flow: N
 - 6x life insurance: N
 - Standard of living: Y
 - Aging parent: Y
 - LTC Self: Y
 - High deductible health: Y
 - Injury/job loss: Y
 - Choosing docs: Y
 - Appliances: Y
 - Homeowners: Y
 - Auto: Y
 - ID Theft: N
 - Credit score: N
- 45 year old married with 18 year old child, 3 adult step-kids, grandkids, likes to travel, takes care of parents, but they don't live with her
 - Presence of spouse: Y
 - Presence of kids: Y (girls, boys, 18 youngest, not at home)
 - Own home: Y
 - Own car: Y
 - Have Discover card: Y
 - State: PA
 - Gender: F
 - Age: 45
 - Major dental work: N
 - Immediate cash flow: N
 - 6x life insurance: N
 - Standard of living: N
 - Aging parent: Y
 - LTC Self: Y
 - High deductible health: N
 - Injury/job loss: N
 - Choosing docs: Y
 - Appliances: Y
 - Homeowners: Y
 - Auto: Y
 - ID Theft: Y
 - Credit score: N
- 65 year married with history of heart attacks, adult children, little savings
 - Presence of spouse: Y

- Presence of kids: Y (adult out of home)
 - Own home: Y
 - Own car: Y
 - Have Discover card: Y
 - State: WA
 - Gender: M
 - Age: 65
 - Major dental work: Y
 - Immediate cash flow: Y
 - 6x life insurance: Y
 - Standard of living: Y
 - Aging parent: N
 - LTC Self: Y
 - High deductible health: N
 - Injury/job loss: Y
 - Choosing docs: N
 - Appliances: Y
 - Homeowners: Y
 - Auto: Y
 - ID Theft: Y
 - Credit score: N
- 42 year old married, both spouses work, tween kids, little savings
 - Presence of spouse: Y
 - Presence of kids: Y (2 boys, 10, 12)
 - Own home: Y
 - Own car: Y
 - Have Discover card: Y
 - State: NY
 - Gender: F
 - Age: 42
 - Major dental work: N
 - Immediate cash flow: N
 - 6x life insurance: Y
 - Standard of living: Y
 - Aging parent: Y
 - LTC Self: Y
 - High deductible health: N
 - Injury/job loss: Y
 - Choosing docs: Y
 - Appliances: Y
 - Homeowners: Y
 - Auto: Y
 - ID Theft: N
 - Credit score: N

- 47 year old single guy, no kids, owns his own business, father is still alive, has one sister
 - Presence of spouse: N
 - Presence of kids: N
 - Own home: Y
 - Own car: Y
 - Have Discover card: Y
 - State: FL
 - Gender: M
 - Age: 47
 - Major dental work: Y
 - Immediate cash flow: N
 - 6x life insurance: N
 - Standard of living: N
 - Aging parent: Y
 - LTC Self: Y
 - High deductible health: Y
 - Injury/job loss: Y
 - Choosing docs: N
 - Appliances: Y
 - Homeowners: Y
 - Auto: Y
 - ID Theft: N
 - Credit score: N

27 year old married, husband self-employed, but on her insurance, with no kids, parents still working and in their 50's.

- Presence of spouse: Y
- Presence of kids: N
- Own home: Y
- Own car: Y
- Have Discover card: Y
- State: NC
- Gender: F
- Age: 27
- Major dental work: N
- Immediate cash flow: Y
- 6x life insurance: Y
- Standard of living: Y
- Aging parent: Y
- LTC Self: Y
- High deductible health: N
- Injury/job loss: Y
- Choosing docs: N
- Appliances: Y
- Homeowners: Y
- Auto: Y

- ID Theft: N
- Credit score: N

38 year old, married, husband self-employed, works for gov't contractor, both have at least one parent alive, her father is doctor, several siblings

- Presence of spouse: Y
- Presence of kids: N
- Own home: Y
- Own car: Y
- Have Discover card: Y
- State: KY
- Gender: F
- Age: 38
- Major dental work: Y
- Immediate cash flow: N
- 6x life insurance: N
- Standard of living: Y
- Aging parent: Y
- LTC Self: Y
- High deductible health: N
- Injury/job loss: N
- Choosing docs: N
- Appliances: Y
- Homeowners: Y
- Auto: Y
- ID Theft: N
- Credit score: N

65 year old married, works at Kohl's in stock-room (semi-retired), wife works at after-school care program part-time, volunteer

- Presence of spouse: Y
- Presence of kids: Y
- Own home: N
- Own car: Y
- Have Discover card: Y
- State: GA
- Gender: F
- Age: 65
- Major dental work: Y
- Immediate cash flow: N
- 6x life insurance: Y
- Standard of living: N
- Aging parent: N
- LTC Self: Y
- High deductible health: N
- Injury/job loss: N

- Choosing docs: Y
- Appliances: N
- Homeowners: N
- Auto: Y
- ID Theft: Y
- Credit score: N

Divorced father, 42, with custody of teenage kids, works in factory, parents alive in their late 60's

- Presence of spouse: N
- Presence of kids: Y (2 boys, 1 girl, 13, 15, 17)
- Own home: N
- Own car: Y
- Have Discover card: Y
- State: IA
- Gender: M
- Age: 42
- Major dental work: N
- Immediate cash flow: Y
- 6x life insurance: Y
- Standard of living: Y
- Aging parent: N
- LTC Self: Y
- High deductible health: N
- Injury/job loss: Y
- Choosing docs: N
- Appliances: N
- Homeowners: N
- Auto: Y
- ID Theft: N
- Credit score: Y

44 year old Father of 3 (17, 14 and 11), wife is nurse, both parents work full-time, parents still living (both sets)

- Presence of spouse: Y
- Presence of kids: Y (2 girls, 1 boy, 17, 14, 11)
- Own home: Y
- Own car: Y
- Have Discover card: Y
- State: MA
- Gender: F
- Age: 69
- Major dental work: Y
- Immediate cash flow: Y
- 6x life insurance: Y
- Standard of living: N
- Aging parent: N

- LTC Self: Y
- High deductible health: Y
- Injury/job loss: Y
- Choosing docs: Y
- Appliances: Y
- Homeowners: Y
- Auto: N
- ID Theft: N
- Credit score: Y

54 year old, 2 children (29, 27) who live outside her home, remarried, parents alive and living out of state, live in own home, but health is deteriorating, owns own business, husband works

- Presence of spouse: Y
- Presence of kids: Y (1 male, 1 female, 29, 27 live outside home)
- Own home: Y
- Own car: Y
- Have Discover card: Y
- State: GA
- Gender: F
- Age: 54
- Major dental work: N
- Immediate cash flow: N
- 6x life insurance: Y
- Standard of living: N
- Aging parent: Y
- LTC Self: Y
- High deductible health: N
- Injury/job loss: N
- Choosing docs: Y
- Appliances: Y
- Homeowners: Y
- Auto: Y
- ID Theft: N
- Credit score: N

55 year old, married, 2 adult children, adult step-children, husband in 60's, she has corporate job, he's self-employed musician, parents deceased, adult sister lives with her, cancer survivor

- Presence of spouse: N
- Presence of kids: Y (2 male, 22, 25 out of house)
- Own home: Y
- Own car: Y
- Have Discover card: Y
- State: LA

- Gender: F
- Age: 55
- Major dental work: N
- Immediate cash flow: Y
- 6x life insurance: N
- Standard of living: Y
- Aging parent: N
- LTC Self: Y
- High deductible health: N
- Injury/job loss: Y
- Choosing docs: Y
- Appliances: Y
- Homeowners: Y
- Auto: Y
- ID Theft: Y
- Credit score: N