

DISCUSSING THE DETAILS

**PRODUCT RATES/UNDERWRITING GUIDE FOR
IMMEDIATE SOLUTION, 10-PAY SOLUTION,
AND EASY SOLUTION**

PRODUCT RATE/UNDERWRITING GUIDE



TRANSAMERICA®



**NO ONE CAN PREDICT THE FUTURE,
BUT WE CAN CERTAINLY PREPARE
FOR IT.**

Today's clients want fast and easy options to protect their families from unexpected financial burdens, especially final expenses. Transamerica's *Final Expense Solution Portfolio* offers a guaranteed death benefit and level premium whole life insurance from \$1,000 to \$50,000 for people of varying health levels and lifestyles.

Fast and simplified underwriting

Help clients secure a whole life policy from a highly rated carrier with no exams or labs so their family can cover burial and other end-of-life expenses. With the electronic application, your clients have the potential for immediate approval.

Guaranteed level premiums

Premiums remain level and never change regardless of your client's age or health. Retirees on a fixed budget have the added convenience to pay with their Social Security benefits through Direct Express®.

Permanent lifetime protection

Permanent death benefit for clients 0 to 85, guaranteed to never change regardless of their health. The Accelerated Death Benefit Rider with Nursing Home Benefit, Accidental Death Benefit Rider, and Children/Grandchildren Rider provide additional protection in one policy.

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Transamerica relies upon the application and the answers to the medical questions to determine the product the proposed insured may qualify for. While the products are designed for quick issue with limited underwriting, the products are not designed or priced to accept risks that have been previously underwritten by a Transamerica insurance company and determined to be uninsurable (this includes being issued an EZ acceptance policy in our TAN line of business for any reason). When we receive an application on a proposed insured in which the proposed insured has been declined for another life product with any Transamerica insurance company, the Solutions application will be declined.



IGO E-APP[®] AND EXPRESS PROTECT UNDERWRITINGSM

SPEED TO ISSUE

- Fast, automated underwriting
 - No exams or labs
- Reduced cycle time and case requirements
- Eliminates hold-ups for illegibility, incomplete fields, changes that are not initialed/dated

ACCURACY

- Guided application with instant answers
- No guessing on insured rate class and premium, avoiding delays due to approved “other than applied”
- In good order upon submission

EASY AND SEAMLESS EXPERIENCE

- Available 24/7 to fit your schedule
- Potential for same-day approval
- Fast commission payments
- Improved security, all client data captured electronically
- Avoid wasted time ordering, scanning, uploading, or faxing applications

HOW IT WORKS — IT'S AS EASY AS 1, 2, 3



1. iGO[®] e-App

Producer completes the electronic application with client using pipeline.



2. Evaluation

Application and fast data reviewed through *Express Protect UnderwritingSM*



3. Decision

An automated decision is returned prior to application submission.



APPLICATION DESIGN

The cascading application will help you determine what risk class and what product may be quoted for your clients.

APPLICATION SECTION	ALL "NO" ANSWERS	ONE (1) "YES" ANSWERS	TWO (2) "YES" ANSWERS	ADBR/NHB*
Medical History Part 1	Proceed to Part 2	No coverage	No Coverage	
Medical history Part 2	Proceed to Part 3	Easy Solution	No coverage	
Medical History Part 3	<i>Immediate Solution or 10-Pay Solution at preferred rates should be quoted</i>	<i>Immediate Solution or 10-Pay Solution at standard rates should be quoted</i>	<i>Easy Solution should be quoted</i>	If issued Preferred or Standard, insured may be eligible for ADBR with NHB

These ratings are subject to the height and weight guidelines as well as any other underwriting considerations.

*Please note that the Accelerated Death Benefit Rider (ADBR) with the Nursing Home Benefit (NHB) are not available in all jurisdictions.

IMMEDIATE SOLUTION

PRODUCT OVERVIEW

Premium paying period:
Level premiums to age 121

Age last birthday issue ages:
0-85

Minimum issue amount:
\$1,000

Maximum issue amount:

0-55	\$50,000	56-65	\$40,000
66-75	\$30,000	76-85	\$25,000

Benefit period:¹
This product matures at age 121

Policy loans:
The policy loan rate is variable,
not to exceed 8%

ADDITIONAL BENEFITS/RIDERS:

Accelerated Death Benefit Rider (ADBR) for Florida only¹

The rider pays the face amount, less an interest discount, less any loans, less administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event. Eligibility requirements apply.

Accelerated Death Benefit Rider with Nursing Home Benefit (NHB)¹

The rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing facility. Eligibility requirements apply.

Neither the ADBR nor the Accelerated Death Benefit Rider with Nursing Home Benefit are available in New York.

Terminal Illness Accelerated Death Benefit Rider (TIR) for California Only¹

Insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months receipt of a physician's statement. Eligibility requirements apply.

OPTIONAL RIDERS:

Accidental Death Benefit Rider (ADR)
Issue ages 18-70

The Accidental Death Benefit Rider provides for payment of an amount in addition to the face amount of the policy in the event of death resulting directly and independently of all other causes from an accident, subject to the exceptions set out in the rider. Death must occur within 90 days from the accidental bodily injury, and while the policy is in force.

Children's and Grandchildren's Benefit Rider (CGR)

- Description - This rider provides level term insurance for the children/grandchildren named in the rider
- Annual premium per unit per child is \$2.00
- Issue ages of parent/grandparent - >18-75
- Issue ages 15 day-18 years (actual age of the child/grandchild)
- No more than nine covered children/grandchildren may be covered under this rider
- The minimum face amount is \$1,000
- The maximum face amount is equal to the minimum of the base face amount or \$5,000 per child/grandchild
- Child/Grandchild cannot have more than \$5,000 across all Transamerica Final Expense Child/Grandchild riders
- The face amount has to be the same for all children/grandchildren covered under this rider
- The rider terminates on the rider anniversary following the children/grandchildren's 25th birthday
- This rider may be converted to a new policy of permanent insurance we make available at time of conversion
 - Ages 0 (15 days)-17 juvenile standard
 - Ages 18-25 standard non-tobacco
- The children/grandchildren must be insured for two years under the rider to convert

¹Accelerated death benefits will be available when the Insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

IMMEDIATE SOLUTION

ACCIDENTAL DEATH BENEFIT RIDER (ADR) PREMIUMS

Annual premiums per unit (\$1,000) of insurance

AGE	ANNUAL
18	2.20
19	2.21
20	2.22
21	2.23
22	2.24
23	2.26
24	2.27
25	2.28
26	2.29
27	2.30
28	2.31
29	2.32
30	2.33
31	2.34

AGE	ANNUAL
32	2.35
33	2.37
34	2.38
35	2.39
36	2.41
37	2.43
38	2.45
39	2.48
40	2.50
41	2.52
42	2.54
43	2.56
44	2.59
45	2.61

AGE	ANNUAL
46	2.63
47	2.65
48	2.67
49	2.71
50	2.73
51	2.76
52	2.79
53	2.84
54	2.89
55	2.95
56	3.01
57	3.08
58	3.16
59	3.25

AGE	ANNUAL
60	3.33
61	3.44
62	3.56
63	3.71
64	3.86
65	4.03
66	4.24
67	4.49
68	4.79
69	5.09
70	5.46



IMMEDIATE SOLUTION

PREFERRED PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0		14.25		12.35
1		14.36		12.44
2		14.47		12.54
3		14.59		12.63
4		14.71		12.75
5		14.81		12.84
6		15.12		13.03
7		15.44		13.22
8		15.77		13.43
9		16.08		13.62
10		16.40		13.81
11		16.84		14.07
12		17.32		14.08
13		17.76		14.31
14		18.23		14.58
15		18.68		14.83
16		18.87		14.88
17		18.96		14.93
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	15.15	22.52	12.27	15.47
19	15.20	22.58	12.32	15.47
20	15.31	22.75	12.37	15.58
21	15.58	23.12	12.63	15.96
22	15.84	23.50	12.89	16.33
23	16.11	23.88	13.16	16.70
24	16.37	24.27	13.42	17.06
25	16.64	24.65	13.67	17.44
26	16.97	25.17	13.98	17.88
27	17.36	25.75	14.31	18.34
28	17.74	26.36	14.66	18.83
29	18.18	27.05	15.01	19.36
30	18.65	27.80	15.42	19.94
31	19.09	28.51	15.81	20.53
32	19.60	29.35	16.27	21.20
33	20.18	30.27	16.78	21.94
34	20.83	31.29	17.33	22.76
35	21.49	32.36	17.90	23.59
36	22.28	33.52	18.54	24.40
37	23.06	34.69	19.15	25.18
38	23.90	35.95	19.83	26.01
39	24.79	37.27	20.52	26.86
40	25.74	38.69	21.23	27.73
41	26.50	39.62	21.83	29.01
42	27.30	40.03	22.42	30.32

AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
43	28.07	40.43	22.96	31.59
44	28.84	40.56	23.47	32.85
45	29.14	41.55	23.57	34.23
46	29.84	42.14	24.11	34.67
47	30.66	44.09	24.75	35.28
48	31.56	44.94	25.43	35.91
49	32.58	45.93	26.19	36.66
50	32.91	46.80	26.36	37.26
51	33.84	48.94	27.14	39.15
52	34.61	50.98	27.80	40.92
53	35.40	53.14	28.49	42.78
54	37.22	55.30	29.66	44.68
55	38.15	57.80	30.14	45.65
56	39.86	60.64	31.17	47.27
57	41.49	63.38	32.10	48.72
58	43.18	66.24	33.04	50.19
59	45.08	69.47	34.13	51.88
60	47.34	73.28	35.47	53.92
61	50.46	78.55	37.42	56.89
62	53.58	83.84	39.37	59.86
63	56.12	89.10	40.91	62.82
64	59.21	94.38	42.84	65.79
65	62.30	99.66	44.77	68.76
66	66.56	106.96	47.68	73.37
67	70.83	114.27	50.59	77.99
68	75.10	121.59	53.50	82.60
69	79.37	128.90	56.41	87.22
70	83.63	136.21	59.32	91.83
71	89.15	145.91	63.44	98.42
72	94.67	155.61	67.56	105.02
73	102.22	165.29	73.14	111.61
74	107.85	174.99	77.35	118.21
75	113.48	184.68	81.55	124.80
76	124.81	204.40	90.22	138.58
77	135.41	223.07	98.38	151.67
78	146.39	242.42	106.85	165.26
79	153.58	255.81	112.56	174.79
80	160.77	269.19	118.28	184.32
81	188.30	284.94	138.58	195.63
82	207.03	307.96	152.42	210.30
83	222.67	331.00	164.01	224.96
84	238.59	357.30	175.76	241.85
85	254.76	384.03	187.72	259.01

* Unisex-Male rates for Montana

IMMEDIATE SOLUTION

STANDARD PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0		16.34		13.42
1		16.35		13.45
2		16.37		13.50
3		16.40		13.52
4		16.41		13.55
5		16.43		13.60
6		16.90		13.85
7		17.38		14.11
8		17.85		14.37
9		18.32		14.63
10		18.80		14.88
11		19.66		15.20
12		20.51		15.25
13		21.34		15.54
14		22.19		15.86
15		23.04		16.17
16		23.36		16.28
17		23.46		16.33
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	17.74	27.83	12.96	16.97
19	17.76	27.87	13.00	17.00
20	17.78	27.90	13.10	17.14
21	17.98	28.16	13.42	17.55
22	18.19	28.43	13.74	17.94
23	18.38	28.69	14.05	18.35
24	18.60	28.97	14.37	18.75
25	18.79	29.23	14.69	19.14
26	19.11	29.70	15.02	19.65
27	19.46	30.25	15.35	20.18
28	19.85	30.87	15.72	20.76
29	20.30	31.57	16.11	21.39
30	20.79	32.37	16.59	22.13
31	21.27	33.19	17.10	22.87
32	21.86	34.17	17.68	23.72
33	22.53	35.27	18.32	24.68
34	23.30	36.56	19.04	25.75
35	24.10	37.90	19.80	26.86
36	25.06	39.41	20.58	28.01
37	26.04	40.96	21.38	29.15
38	27.10	42.65	22.22	30.35
39	28.24	44.45	23.10	31.59
40	29.47	46.41	24.02	32.86
41	30.52	47.78	24.86	34.59
42	31.62	49.23	25.73	36.33

AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
43	32.71	50.68	26.65	38.01
44	33.81	52.10	27.57	39.64
45	34.74	53.84	27.83	41.78
46	35.78	55.04	28.64	42.94
47	36.67	56.49	29.34	44.35
48	38.01	58.09	30.37	45.88
49	39.52	59.90	31.51	47.60
50	40.20	61.56	31.94	49.12
51	42.63	65.60	33.68	52.08
52	45.00	69.56	35.32	54.84
53	47.50	73.78	37.04	57.75
54	50.07	78.12	38.79	60.67
55	51.46	81.56	39.62	62.34
56	54.11	86.10	41.13	64.78
57	56.67	90.52	42.49	66.96
58	59.33	95.14	43.88	69.12
59	62.27	100.26	45.42	71.53
60	65.67	106.20	47.28	74.42
61	70.22	114.19	49.88	78.41
62	74.78	122.18	52.47	82.40
63	79.33	130.16	55.06	86.41
64	83.88	138.14	57.66	90.40
65	88.44	146.13	60.25	94.39
66	94.56	156.92	64.21	100.75
67	100.68	167.72	68.16	107.09
68	106.81	178.52	72.11	113.44
69	112.93	189.32	76.06	119.78
70	119.05	200.11	80.02	126.13
71	127.07	212.70	85.85	135.64
72	135.09	225.30	91.68	145.17
73	143.10	237.88	97.51	154.67
74	151.13	250.49	103.34	164.20
75	159.15	263.08	109.17	173.71
76	175.04	283.52	120.90	186.46
77	189.96	309.48	132.01	202.84
78	205.44	339.13	143.54	221.61
79	215.81	360.49	151.54	234.94
80	226.18	381.86	159.53	248.27
81	257.93	405.28	181.64	263.49
82	278.69	439.02	196.03	283.23
83	299.82	472.76	210.64	302.95
84	321.28	511.19	225.51	325.67
85	343.08	550.24	240.59	348.77

* Unisex-Male rates for Montana

10-PAY SOLUTION

PRODUCT OVERVIEW

Premium paying period:

Level premiums for 10 years

Age last birthday issue ages:

0-85

Minimum issue amount:

\$1,000

Maximum issue amount:

0-55	\$50,000	56-65	\$40,000
66-75	\$30,000	76-85	\$25,000

Benefit period:

This product matures at age 121

Policy loans:

The policy loan rate is variable,
not to exceed 8%

ADDITIONAL BENEFITS/RIDERS:

Accelerated Death Benefit Rider (ADBR) for Florida Only¹

The rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event. Eligibility requirements apply.

Accelerated Death Benefit Rider with Nursing Home Benefit (NHB)¹

The rider pays the face amount, less an interest discount, less any loans, less administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing facility. Eligibility requirements apply.

Neither the accelerated death benefit rider nor the ADBR with nursing home option is available in New York.

Terminal Illness Accelerated Death Benefit Rider (TIR) for California Only¹

Insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months receipt of a physician's statement. Eligibility requirements apply.

¹Accelerated death benefits will be available when the Insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

10-PAY SOLUTION

PREFERRED PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	18.99		17.13	
1	19.32		17.42	
2	19.64		17.70	
3	19.97		17.99	
4	20.29		18.27	
5	20.62		18.56	
6	21.19		18.99	
7	21.75		19.42	
8	22.32		19.85	
9	22.88		20.28	
10	23.45		20.71	
11	24.26		21.24	
12	25.08		21.77	
13	25.89		22.31	
14	26.71		22.84	
15	27.52		23.37	
16	29.55		24.63	
17	31.58		25.89	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	26.55	33.62	20.43	27.16
19	27.02	35.65	20.79	28.42
20	27.49	37.68	21.25	29.68
21	29.24	38.76	21.91	30.62
22	30.99	39.84	22.57	31.56
23	32.74	40.93	23.23	32.49
24	34.49	42.01	23.89	33.43
25	36.24	43.09	24.55	34.37
26	37.06	44.56	26.42	36.30
27	37.88	46.03	28.29	38.23
28	38.71	47.51	30.15	40.15
29	39.53	48.98	32.02	42.08
30	40.35	50.45	33.89	44.01
31	41.15	51.51	34.69	44.84
32	41.95	52.57	35.49	45.67
33	42.74	53.64	36.30	46.50
34	43.54	54.70	37.10	47.33
35	44.34	55.76	37.90	48.16
36	45.01	57.04	38.82	49.11
37	45.68	58.32	39.74	50.06
38	46.36	59.61	40.66	51.01
39	47.03	60.89	41.58	51.96
40	47.70	62.17	42.50	52.91
41	50.54	65.61	44.16	55.76
42	53.39	69.04	45.82	58.61

AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
43	56.23	72.48	47.47	61.46
44	59.08	75.91	49.13	64.31
45	61.92	79.35	50.79	67.16
46	63.94	81.36	52.84	68.90
47	65.96	83.37	54.88	70.64
48	67.97	85.38	56.93	72.38
49	69.99	87.39	58.97	74.12
50	72.01	89.40	61.02	75.86
51	74.06	91.84	62.88	77.85
52	76.11	94.28	64.74	79.84
53	78.16	96.71	66.61	81.84
54	80.21	99.15	68.47	83.83
55	82.26	101.59	70.33	85.82
56	83.57	102.57	71.65	86.63
57	84.88	103.55	72.96	87.44
58	86.19	104.54	74.28	88.26
59	87.50	105.52	75.59	89.07
60	88.81	106.5	76.91	89.88
61	91.82	110.06	79.08	92.02
62	94.83	113.62	81.26	94.17
63	97.84	117.17	83.43	96.31
64	100.85	120.73	85.61	98.46
65	103.86	124.29	87.78	100.60
66	107.79	129.35	90.46	104.02
67	111.73	134.40	93.14	107.44
68	115.66	139.46	95.81	110.87
69	119.60	144.51	98.49	114.29
70	123.53	149.57	101.17	117.71
71	127.95	155.74	104.94	122.40
72	132.37	161.90	108.71	127.09
73	136.80	168.07	112.48	131.79
74	141.22	174.23	116.25	136.48
75	145.64	180.40	120.02	141.17
76	154.90	194.63	127.05	151.21
77	164.15	208.85	134.08	161.26
78	173.41	223.08	141.12	171.30
79	182.66	237.30	148.15	181.35
80	191.92	251.53	155.18	191.39
81	203.45	272.29	162.92	203.53
82	214.99	293.04	170.66	215.67
83	226.52	313.80	178.41	227.80
84	238.06	334.55	186.15	239.94
85	249.59	355.31	193.89	252.08

* Unisex-Male rates for Montana

10-PAY SOLUTION

STANDARD PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0		21.54		18.59
1		21.71		18.77
2		21.89		18.95
3		22.06		19.14
4		22.24		19.32
5		22.41		19.50
6		23.16		19.98
7		23.91		20.46
8		24.65		20.94
9		25.40		21.42
10		26.15		21.90
11		27.35		22.52
12		28.56		23.14
13		29.76		23.76
14		30.97		24.38
15		32.17		25.00
16		33.80		26.62
17		35.42		28.24
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
18	27.68	37.05	21.50	29.85
19	28.13	38.67	21.88	31.47
20	28.46	40.30	22.35	33.09
21	30.40	41.67	23.24	34.16
22	32.34	43.04	24.14	35.23
23	34.28	44.42	25.03	36.30
24	36.22	45.79	25.93	37.37
25	38.16	47.16	26.82	38.44
26	38.94	48.89	28.79	39.82
27	39.71	50.62	30.76	41.20
28	40.49	52.34	32.73	42.57
29	41.26	54.07	34.70	43.95
30	42.04	55.80	34.70	45.33
31	42.92	56.73	36.67	46.89
32	43.80	57.66	37.73	48.44
33	44.68	58.60	38.26	50.00
34	45.56	59.53	38.79	51.55
35	46.44	60.46	39.32	53.11
36	47.30	61.94	40.23	53.72
37	47.30	63.42	41.13	54.32
38	48.16	64.90	42.04	54.93
39	49.88	66.38	42.94	55.53
40	50.74	67.86	43.85	56.14
41	54.31	72.66	46.16	59.92
42	57.87	77.47	48.48	63.70

AGE	MALE		FEMALE	
	NON-TOBACCO	TOBACCO	NON-TOBACCO	TOBACCO
43	61.44	82.27	50.79	67.48
44	65.00	87.08	53.11	71.26
45	68.57	91.88	55.42	75.04
46	71.00	94.53	57.68	77.05
47	73.43	97.18	59.94	79.06
48	75.87	99.83	62.20	81.07
49	75.87	102.48	64.46	83.08
50	78.30	105.13	66.72	85.09
51	80.73	108.48	68.78	87.54
52	85.85	111.83	70.85	89.99
53	88.41	115.18	72.91	92.43
54	90.97	118.53	74.98	94.88
55	93.53	121.88	77.04	97.33
56	96.14	123.88	78.99	99.28
57	98.74	125.89	80.94	101.23
58	101.35	127.89	82.90	103.19
59	103.95	129.90	84.85	105.14
60	106.56	131.90	86.80	107.09
61	110.98	137.72	89.63	110.24
62	115.40	143.54	92.45	113.39
63	115.40	149.36	95.28	116.55
64	119.83	155.18	98.10	119.70
65	128.67	161.00	100.93	122.85
66	133.89	168.20	104.62	127.31
67	139.10	175.41	108.31	131.77
68	144.32	182.61	112.01	136.24
69	149.53	189.82	115.70	140.70
70	154.75	197.02	119.39	145.16
71	160.95	206.23	124.53	151.87
72	167.15	215.44	129.67	158.58
73	173.34	224.64	134.81	165.28
74	179.54	233.85	139.95	171.99
75	185.74	243.06	145.09	178.70
76	196.97	262.13	153.37	191.18
77	208.2	281.21	161.64	203.66
78	219.44	300.28	169.92	216.13
79	230.67	319.36	178.19	228.61
80	241.90	338.43	186.47	241.09
81	258.59	370.59	197.02	258.65
82	275.27	402.74	207.58	276.20
83	291.96	434.90	218.13	293.76
84	308.64	467.05	228.69	311.31
85	325.33	499.21	239.24	328.87

* Unisex-Male rates for Montana



EASY SOLUTION

PRODUCT OVERVIEW

Premium paying period:

Level premiums to age 121

Age last birthday issue ages:

18-80

Minimum issue amount:

\$1,000

Maximum issue amount:

\$25,000

Benefit period:

This product matures at age 121

Death benefit:

The death benefit during the first two policy years is based on the face amount for accidental death of the insured, or will be limited to 110% of the sum of premiums paid (minus the loan balance) for the death of the insured from any other cause. Death benefit after the first two years is based on the face amount (minus the loan balance) for the death of the insured regardless of cause of death.

Policy loans:

The policy loan rate is variable, not to exceed 8%

Additional Benefits/Riders:

No riders available on this policy

EASY SOLUTION

PREMIUMS*

Annual premiums per unit (\$1,000) of insurance

AGE	MALE	FEMALE
18	48.53	36.63
19	49.24	37.36
20	49.94	38.08
21	50.64	38.80
22	51.35	39.54
23	52.06	40.25
24	52.78	40.99
25	53.48	41.70
26	54.26	42.38
27	55.10	43.01
28	55.94	43.68
29	56.66	44.44
30	57.25	45.40
31	57.40	46.38
32	57.54	47.59
33	57.69	49.03
34	57.88	50.76
35	58.29	52.48
36	61.46	54.88
37	64.18	57.14
38	67.33	59.55
39	71.30	62.58
40	75.93	65.81
41	79.06	68.49
42	82.64	71.28
43	86.08	73.94
44	89.39	76.46
45	92.76	79.06
46	95.91	81.13
47	99.24	83.34
48	102.68	85.55
49	105.38	87.06

AGE	MALE	FEMALE
50	107.94	88.43
51	112.49	91.29
52	116.91	94.05
53	121.46	96.94
54	126.05	99.86
55	131.31	103.20
56	135.61	106.09
57	139.58	108.81
58	143.69	111.68
59	148.49	114.95
60	154.45	118.89
61	163.30	124.46
62	172.14	130.05
63	180.96	135.65
64	189.80	141.23
65	198.65	146.81
66	207.53	153.91
67	216.43	161.03
68	225.31	168.13
69	234.20	175.23
70	243.09	182.34
71	257.43	191.41
72	271.78	200.48
73	286.10	209.55
74	300.44	218.61
75	314.78	227.69
76	338.39	243.11
77	362.00	258.54
78	385.60	273.99
79	409.21	289.41
80	432.83	304.84

* Unisex-Male rates for Montana

ACCELERATED DEATH BENEFIT RIDERS OVERVIEW

Transamerica's Accelerated Death Benefit Rider provides an accelerated death benefit that is paid instead of the cash value or death benefit in an insured's policy. The Accelerated Death Benefit Rider can be used to help pay for medical or nursing home expenses resulting from a medical condition from an injury or illness as determined by a physician.

ACCELERATED DEATH BENEFIT RIDER (FLORIDA ONLY)

- Reasonably expect death within 12 months of receipt of physician's statement

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER FOR CALIFORNIA ONLY

Insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months receipt of a physician's statement.

ACCELERATED DEATH BENEFIT RIDER WITH NURSING HOME BENEFIT¹

The insured is required to be continuously confined in an eligible nursing home for 90 days and a physician certifies he or she continuously remain until death.

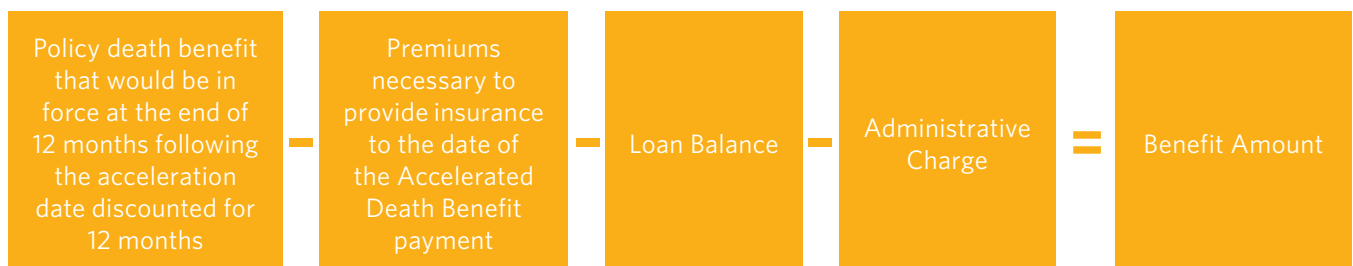
Please note — Confinement to an eligible institution must be the result of:

- An accident that occurs on or after the effective date of the rider
- Specific diagnosed illness that first manifests itself more than 30 days following the effective date of the rider

The accelerated death benefit with nursing home benefit rider is not available if applicant needs assistance in the activities of daily living at the time of application or two years prior to the application.

Transamerica's Accelerated Death Benefit Riders require proof of the insured's qualifying event while the policy and rider are in force. This proof shall include a completed request and a physician's statement. We may request additional medical information from the physician who submits the statement.

HOW THE BENEFIT AMOUNT IS DETERMINED



¹Not available in Florida.

CALCULATING A RATE

MODE OF PAYMENT	POLICY FEE (face amounts less than \$5,000)	POLICY FEE (face amounts \$5,000+)	MODAL FACTOR
Annual	\$60.00	\$42.00	1.00
Semi-annual	N/A	N/A	0.51
Quarterly	N/A	N/A	0.2575
EFT (monthly)	N/A	N/A	0.086

EXAMPLE:

Male, Age 55, Face Amount \$15,000 (15 units), preferred non-tobacco, Immediate Solution.

1. Take the annual rate per \$1,000 (unit) from rate table. **\$38.15**
2. Multiply by the number of units. $\$38.15 \times 15 = \mathbf{\$572.25}$
3. Add policy fee. **\$42.00**
4. Sum steps 2 and 3 for total annual cost. $\$572.25 + \$42.00 = \mathbf{\$614.25}$
5. Multiply by modal factor and round to nearest cent. $\$614.25 \times 0.086 = \mathbf{\$52.83 \text{ per month}}$

To add optional Accidental Death Benefit Rider (ADR)

- Please note: The ADR amount must equal the corresponding policy face amount.
 - Thus, in our example above the available rider amount would be \$15,000 (15 units).
1. Take the annual rate per unit (\$1,000) from ADR rate table on page 7. **\$2.95**
 2. Multiply by number of units. $\$2.95 \times 15 = \mathbf{\$44.25}$
 3. Multiply by modal factor and round to nearest cent. $\$44.25 \times 0.086 = \mathbf{\$3.81}$
 4. Add the monthly ADR amount to the premium calculated in step five above. $\$3.81 + \$52.83 = \mathbf{\$56.64}$

To add the optional child/grandchild rider

- For this example, we will be adding \$5,000 (5 units) of coverage for four children/grandchildren to the policy.
1. Multiply the child/grandchild rider annual rate of \$2.00 by the number of units. $\$2.00 \times 5 = \mathbf{\$10.00}$
 2. Multiply by modal factor and round to nearest cent. $\$10.00 \times 0.086 = \mathbf{\$0.86}$
 3. Multiply by the number of children/grandchildren. $\$0.86 \times 4 = \mathbf{\$3.44}$
 4. Add the modal amount for child/grandchild rider to the amount in step four above. $\$3.44 + \$56.64 = \mathbf{\$60.08 \text{ (per month)}}$



UNDERWRITING GUIDELINES*

GRADED DEATH BENEFIT NOT ELIGIBLE FOR APPLICANTS AGES 15 DAYS TO 17 YEARS AND OVER AGE 80. MAY VARY BY STATE.

SUBJECT TO UNDERWRITING AND CHANGE WITHOUT NOTICE.

MEDICAL CONDITION	DECISION
AIDS/HIV/ARC	Decline
Alcoholism/Alcohol Abuse – Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession.	Within 2 years – Graded
	Within 2-4 years – Standard
	Recovery (no drinks) > 4 years – Preferred
ALS (Lou Gehrig’s disease)	Decline
Alzheimer’s/Dementia/Memory Loss/Cognitive Disorders	Decline
Amputation (excluding at time of accident/trauma)	Decline
Anemia (other than Iron Deficiency)	Within last 2 years – Standard
Aneurysm	Present (not surgically corrected) or surgically corrected within 1 year – Graded
	Surgically corrected between 1-2 years – Standard
	Surgically corrected > 2 years – Preferred
Angina	Onset within 1 year – Graded
	Onset 1-2 years – Standard
	Onset > 3 years – Preferred
Angioplasty (of any kind)	Prior to the age 45 – Decline
	Within 1 year – Graded
	Within 1-2 years – Standard
	> 2 years – Preferred
Arrhythmia	Treatment within 2 years – Standard
	No current treatment, last treatment > 2 years – Preferred
Assisted Living/Long Term Care Facility – Home health care is defined as: Medical care provided by a medical professional, friends or family member including, but not limited to arranging medications, taking blood pressure or sugar readings, administering medications, wound care, feeding tube, etc.	Currently – Decline
	Within 2 years – Graded
Asthma (Chronic) – Defined as: Using inhalers year round on a daily or weekly basis, or filling inhalers 6 or more times in any 12 month period]	Standard
Atrial Fibrillation	Treatment within 2 years – Standard
	No current treatment, last treatment > 2 years – Preferred
Attempted Suicide	Within 2 years – Decline
Autism	Current age 0-17 – Decline
	Mild (Highly Functional): Preferred
	All others – Decline
Bipolar	Current age: 0-17 – Decline
	Current age: 18-85 – Standard
Black Lung	Standard

MEDICAL CONDITION	DECISION
Blood Clots (no complications/time since resolved)	Diagnosed and treated within 2 years - Standard
	Diagnosed and treated > 2 years - Preferred
Blood Disorder - Anemia (excluding Iron Deficiency Anemia), Polycythemia, Thrombocytopenia, Hemophilia and other coagulation disorders.	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
Bone Marrow Transplant (Including donor stem cells)	Decline
Bronchitis (Chronic)	Standard
Build	See chart pg. 23
Bypass	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Cancer (other than Basal Cell)	Any onset (other than Basal Cell): Within 2 years - Decline
	Metastatic - Decline
	Recurrent - Decline
	Multiple cancers - Decline
	Including lymph node involvement - Decline
	Within last 4 years - Graded
	Prior age 45 (other than Basal Cell) - Standard
Cardiac Surgery	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Cardiomyopathy	Standard
Cerebral Palsy	Decline
Chest Pain	See Angina
Chronic Pain - Defined as: Pain lasting more than 6 months or requiring 6 or more fills of narcotic pain prescription in any 12 month period.	Currently unemployed/disabled - Graded
	Diagnosed with/treated for within 1 year - Graded
	Employed, no disability or treatment < 1 year - Preferred
Circulatory Disorder - (Peripheral Vascular Disease (PVD) or Peripheral Arterial Disease (PAD), Phlebitis, Arteriosclerosis, Coronary Artery Disease (CAD))	Prior to age 45 - Graded
	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
Cirrhosis	Graded
Clotting Disorder	See Blood Clots
Cognitive Disorder	Decline
Congestive Heart Failure/Heart Failure/Diastolic Heart Failure	Onset prior age 45 - Decline
	Onset age 45-80 - Graded
Coronary Artery Disease	Onset prior age 45 - Graded
	Onset age > 45 - Standard
COPD (Chronic Obstructive Pulmonary Disease)	Standard

MEDICAL CONDITION	DECISION
Crohn's Disease	Onset prior to age 26 - Graded
	Onset age > 26 - Standard
Cystic Fibrosis	Decline
Defibrillator Implant	See Pacemaker Implant
Dementia	Decline
Depression	Current age 0-18 - Decline
	Current age > 19 - Preferred
Diabetes	Onset prior age 20 (other than Gestational Diabetes) - Decline
	Onset > age 20 with insulin use within 2 years - Standard
Diabetic Coma	Decline
	Onset > age 20 oral or diet within 2 years is preferred
Dialysis	Received within 1 year - Graded
Diastolic Heart Failure	See Congestive Heart Failure
Donor Stem-Cell Transplant	Donor stem cells - Decline
	Self-donated stem cells - Preferred
Down's Syndrome	Decline
Driving (Including: Reckless driving, OWI/DUI or three or more moving violations)	Within 2 years - Decline
	Within 2-4 years - Standard
	> 4 years - Preferred
Drug Use/Abuse (including prescription drugs)	Within 2 years - Graded
Electric Cart	See Wheelchair, Electric Scooter
Electric Scooter	See Wheelchair
Emphysema (Chronic)	Standard
Encephalitis	Present/treatment within 1 year - Graded
Epilepsy	See Seizures
Fatty Liver Disease	See Liver Disease
Felony Conviction	Awaiting Trial - Decline
	Convicted within 2 years - Decline
Heart attack	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Heart Failure	See Congestive Heart Failure
Heart Murmur	See Atrial Fibrillation
Heart Valve Replacement	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Hepatitis A	See Liver Disorder

MEDICAL CONDITION	DECISION
Hepatitis B	Chronic, active or current treatment – Decline
	Treatment and resolved >2 years – Preferred
Hepatitis C	Currently have or been treated within 24 months – Graded
	Cured, treatment over 24 months – Standard
Hodgkin's/Non-Hodgkin's/Lymphoma	See Cancer
Home Health Care	See Assisted Living
Hospice	Decline
Hospitalization (currently)	See Assisted Living
Huntington's Disease	Decline
Illegal Drugs	Used or received treatment for within 2 years – Graded
	Used or received treatment for within 4 years – Standard
Incarceration	Within 2 years – Decline
Iron Deficiency Anemia	Preferred
Irregular Heartbeat	See Arrhythmia
Kidney Disease/Disorder (Chronic Kidney Disease)	Any treatment within 4 years or Stages 1-3 – Standard
	Stages 4-5 – Graded
Kidney Failure	See Renal Failure
Liver Disease	Diagnosed and/or treatment within 2 years – Standard
	Treated and resolved > 2 years – Preferred
Long Term Care	See Assisted Living
Lou Gehrig Disease	See ALS
Lupus	See Systemic Lupus Erythematosus (SLE)
Marijuana	Used within 2 years – Graded
	Used within 4 years – Standard
Memory Loss	See Alzheimer's
Mental Health	See specific diagnosis
Mental Incapacity	Decline
Mental Retardation	Decline
Multiple Sclerosis	Standard
Muscular Dystrophy	Graded
Myocardial Infarction	Onset prior age 45 – Graded
	Onset over age 45: Within 1 year – Graded Within 2 years – Standard > 2 years: Preferred
Nursing home	See Assisted Living
Organ Transplant (including donor stem-cell)	Decline
Oxygen	Graded
Pacemaker/Defibrillator Implant	Prior to age 45 – Decline
	Within 1 year – Graded
	Within 1-2 years and still present – Standard

MEDICAL CONDITION	DECISION
Pancreatitis (non-alcoholic)	Diagnosed and/or treatment within 2 years - Standard
	Treated and resolved > 2 years - Preferred
Parkinson's Disease	Onset prior age 45 - Graded
	Onset 45-85 - Standard
Parole/Probation (currently)	Within 2 years - Decline
Peripheral Artery Disease (PAD)	Prior age 45 - Graded
Peripheral Vascular Disease (PVD)	Prior age 45 - Graded
Phlebitis	See Blood Clot
Post-Traumatic Stress Disorder (PTSD)	see Depression
Prison (within 2 years)	See Incarceration
Pulmonary Fibrosis	Decline
Pulmonary Hypertension	See Circulatory Disorder
Renal Failure	Stages 4-5 - Graded
Respiratory Disease (Chronic)	See Asthma
Rheumatoid Arthritis	See Chronic Pain
Sarcoidosis	Standard
Schizophrenia	Ages 0-17 - Decline
	Ages 18-85 - Standard
Seizures	6+ episodes/attacks within 1 year - Graded
	6+ episodes/attacks within 2 years - Standard
Sickle Cell Anemia	Decline
Sleep Apnea	CPAP/treatment with supplemental oxygen use - Graded
	CPAP/treatment without supplemental oxygen - Preferred
Spina Bifida	Present and surgically corrected within 2 years - Standard
	Surgically corrected > 2 years - Preferred
Stent Implant	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Stroke (single attack/no complications or residuals)	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Surgery (Been advised or planning to have surgery requiring general anesthesia)	Decline
Systemic Lupus Erythematosus (SLE)	Diagnosed with or been treated within 2 years - Graded
	Remission, no treatment within 2 years - Standard
Terminal Illness (death expected within 18 month)	Decline
Tissue Transplant	Donor stem cells - Decline
	Self-donated tissue transplant - Preferred

MEDICAL CONDITION	DECISION
Transient Ischemic Attack/TIA	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
Tuberculosis	Current - Standard
	Treated and Resolved > 2 years - Preferred
Ulcerative Colitis	Standard
Vascular Disorder	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
Wheelchair/Electric Scooter/Electric Cart**	Any use within 2 years (current use or use occasionally at facilities such as, but not limited to, the grocery store, department stores, warehouse stores, airports) - Graded
	Reason for use is expected to resolve in next 3 months or the reason for use has resolved - Preferred

*Subject to underwriting and change without notice.

**This question should be answered "Yes" even if the proposed insured only uses the wheelchair or scooter for mobility at the mall, grocery store, or other similar facilities. If answering "Yes" and the reason for the use is/was for a reason that is expected to resolve in the next 2-3 months, please provide details on the Supplemental Information to the Application for Life Insurance form and proceed to answering the questions in Part 2 (assuming this was the only "Yes" answer in Part 1).

HEIGHT AND WEIGHT CHART

Ages 0 through 13: If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

AGE	MIN AND MAX HEIGHT IN INCHES	MIN AND MAX WEIGHT IN LBS
15 days-less than 1 year	18-35"	5-32lbs
0-85	26-42"	14-50lbs
2-4	30-45"	19-71lbs
5-8	38-56"	27-120lbs
9-11	44-70"	40-160lbs
12-13	52-73"	60-195lbs

Ages 14 through 85: If weight exceeds the maximum weight for the Graded product, no coverage will be available.

HEIGHT	MAXIMUM WEIGHT PREFERRED	MAXIMUM WEIGHT STANDARD	MAXIMUM WEIGHT GRADED
4'5	166	184	192
4'6	172	191	199
4'7	179	198	207
4'8	185	205	214
4'9	192	213	222
4'10	199	220	230
4'11	205	228	238
5'0	213	236	246
5'1	220	243	254
5'2	227	252	262
5'3	234	260	271
5'4	242	268	280
5'5	249	276	288
5'6	257	285	297
5'7	265	294	307
5'8	273	303	316
5'9	281	312	325
5'10	289	321	335
5'11	298	330	344
6'0	306	339	354
6'1	315	349	364
6'2	323	358	374
6'3	332	368	384
6'4	341	378	394
6'5	350	388	405
6'6	359	398	415
6'7	368	408	426
6'8	378	419	437
6'9	387	429	448
6'10	397	440	459
6'11	407	451	470
7'0	417	462	482



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