

# RESOURCES FOR THE ROAD AHEAD

TRANSAMERICA LIFE INSURANCE COMPANIES  
PRODUCT GUIDE:  
INDEX UNIVERSAL LIFE | TERM LIFE | WHOLE LIFE



TRANSAMERICA®

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\* Versions of these products are available in New York.

# TRANSAMERICA FINANCIAL FOUNDATION IUL

POLICY TYPE	INDEX UNIVERSAL LIFE	
DESCRIPTION	Index universal life insurance with multiple account options	
ISSUE AGES AND RISK CLASSES	0 <sup>1</sup> -17 Juvenile 18-70 Preferred Elite 18-70 Preferred Plus 18-75 Preferred	18-85 Nontobacco 18-75 Preferred Tobacco 18-85 Tobacco
ISSUE AGES BASED UPON	Age last birthday	
MINIMUM FACE AMOUNT	\$25,000 Preferred classes are available for face amounts of \$100,000 or higher	No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70
MINIMUM PREMIUM AMOUNT	\$25 or calculated premium, whichever is greater	
NO LAPSE GUARANTEE PERIOD <sup>2</sup>	Provided the cumulative Minimum Monthly No Lapse Premium requirements are met, each policy has a No Lapse Period as follows:	Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years
DEATH BENEFIT OPTIONS	Level: face amount Increasing: face amount plus policy value	Graded: same as Increasing to age 70, grading to Level at age 95. These amounts may be increased to meet IRS guidelines.
BANDING	1) \$25,000-\$99,999 2) \$100,000-\$249,999	3) \$250,000-\$499,999 4) \$500,000 and above
RIDERS AND ADDITIONAL FEATURES	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Chronic Illness Accelerated Death Benefit Rider <sup>3</sup> Critical Illness Accelerated Death Benefit Rider <sup>3</sup> Concierge Planning Rider <sup>SM</sup> (Additional Services Rider) <sup>4</sup> Concierge Planning Benefit <sup>SM</sup> (CA and FL Only)	Disability Waiver of Monthly Deductions Rider <sup>5</sup> Disability Waiver of Premium Rider <sup>6</sup> Guaranteed Insurability Benefit Rider Income Protection Option <sup>7</sup> Overloan Protection Rider Long Term Care Rider <sup>8</sup> Terminal Illness Accelerated Death Benefit Rider <sup>3</sup>
SPECIAL FEATURES AND BENEFITS	Intended for individuals who are looking for a product that could offer the potential to earn interest based upon outside indexes and are willing to assume certain risks. The FFIUL offers both an S&P 500 <sup>®</sup> Index Account, which utilizes the S&P 500 <sup>®</sup> Index to determine Excess Index Interest, and a Global Index Account, which uses the S&P 500 <sup>®</sup> Index, the EURO STOXX 50 <sup>®</sup> Index, and the Hang Seng Index to determine Excess Index Interest. Additionally, there is a Basic Interest Account which earns interest at a rate declared by the company.	
GUARANTEED MINIMUM INTEREST RATE	2% for the Basic Interest Account; 0.75% for the S&P 500 <sup>®</sup> and Global Index Accounts	

# TRANSAMERICA FINANCIAL FOUNDATION IUL

POLICY TYPE	INDEX UNIVERSAL LIFE
<b>TRANSFERS</b>	Transfers from the S&P 500® Index Account or Global Index Account to the other accounts are allowed at the end of a segment period. Transfers from the Basic Interest Account to the other accounts are only allowed on the first day of a policy month, which generally does not correspond to the calendar month. Automatic Transfer Rule (ATR) is for those policy owners who would like to maintain a specific percentage of their policy value in certain accounts. The ATR only applies to segments; not to the total policy value. At the end of the segment period, the policy value in that segment is rebalanced to match the policy owner's requested allocation.
<b>WITHDRAWALS<sup>9</sup></b>	Maximum is cash surrender value minus \$500. Minimum withdrawal amount allowed is \$500. Excess Index Interest will not be credited on amounts taken as withdrawals from an Index Account Segment prior to the end of the segment period. Available after the first policy year.
<b>CONVERSION</b>	Conversions from term policies are allowed subject to conversion guidelines.
<b>LOANS<sup>9</sup></b>	Minimum: \$500 Maximum: The policy value minus the loan balance, minus the loan interest that will accrue prior to the next anniversary, minus the greater of the surrender charge or two monthly deductions Availability: After the Free-Look Period ends Excess Index Interest will not be credited on amounts taken as loans from an Index Account Segment prior to the end of the segment period
<b>POLICY FEE<sup>10</sup></b>	\$10/month current; \$12/month guaranteed
<b>COST OF INSURANCE<sup>10</sup></b>	Charge varies based on insured's age, class of risk and gender, and the policy's face amount and duration.
<b>PER UNIT CHARGE<sup>9</sup></b>	A charge per thousand of the face amount of the Base Policy and Additional Insured Rider (AIR). This charge varies by gender, tobacco use, age of the insured, and the face amount band. Base: On a current basis, the charge applies for 10 years from issue and 10 years from the date of any face amount increase. On a guaranteed basis, the charge remains level and applies for all years. State variations may apply. AIR: This charge applies to any Additional Insured Rider for 10 years from rider issue date and 10 years from the date of any increase in rider face amount.
<b>PREMIUM EXPENSE CHARGE<sup>10</sup></b>	As premiums are paid: current 4%; guaranteed 6%. PR: 6% current; 8% guaranteed
<b>INDEX ACCOUNT MONTHLY CHARGE</b>	0.06% monthly (0.72% annually) of the value in the index accounts, taken on the monthly policy date through age 120, pro rata by account value, then pro rata across segments within each account

This is a brief overview of the *Transamerica Financial Foundation IUL*. For further details, including fees and charges associated with this product, please refer to the consumer brochure. Certain features, terms, and charges associated with this product may vary by jurisdiction. All guarantees are based on the claims-paying ability of the insurance company.

**Index universal life insurance is not a security** and index universal life insurance policies are not an investment in the stock market or in financial market indexes. Index Account Interest is based, in part, on index performance. Past performance of an index is not an indication of future index performance.

There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.

# TRANSAMERICA FINANCIAL CHOICE IUL

POLICY TYPE	INDEX UNIVERSAL LIFE	
DESCRIPTION	Index universal life insurance with multiple account options	
ISSUE AGES AND RISK CLASSES <sup>1</sup>	<ul style="list-style-type: none"> <li>Preferred Elite Nontobacco (issue ages 18-70)</li> <li>Preferred Plus Nontobacco (issue ages 18-70)</li> <li>Preferred Nontobacco (issue ages 18-75)</li> <li>Nontobacco (issue ages 18-85)</li> <li>Preferred Tobacco (issue ages 18-75)</li> <li>Tobacco (issue ages 18-85)</li> <li>Juvenile (issue ages 0-17)</li> </ul>	
ISSUE AGES BASED UPON	Age last birthday	
MINIMUM FACE AMOUNT	\$250,000	
MINIMUM PREMIUM AMOUNT	\$25 or calculated premium, whichever is greater	
NO LAPSE GUARANTEE PERIOD	<p>Provided the cumulative Minimum Monthly No Lapse Premium requirements are met, each policy has a No Lapse Period as follows:</p> <p>Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years</p>	
DEATH BENEFIT OPTIONS	<p>Level: Face amount</p> <p>Increasing: Face amount plus policy value</p>	
BANDING <sup>11</sup>	<p>\$250,000-\$499,999</p> <p>\$500,000-\$999,999</p> <p>\$1,000,000 and above</p>	
RIDERS AND ADDITIONAL FEATURES	<p>Accidental Death Benefit Rider</p> <p>Additional Insured Rider</p> <p>Base Insured Rider</p> <p>Children's Benefit Rider</p> <p>Chronic Illness Accelerated Death Benefit Rider<sup>3</sup></p> <p>Critical Illness Accelerated Death Benefit Rider<sup>3</sup></p> <p>Disability Waiver of Monthly Deductions Rider<sup>5</sup></p> <p>Disability Waiver of Premium Rider<sup>6</sup></p> <p>Overloan Protection Rider</p> <p>Terminal Illness Accelerated Death Benefit Rider<sup>3</sup></p>	
INDEX ACCOUNT OPTIONS	<p>Fidelity Small-Mid Multifactor Index<sup>SM</sup> Account</p> <p>S&amp;P 500<sup>®</sup> Index Account</p> <p>S&amp;P 500<sup>®</sup> Plus Index Account</p> <p>Global Index Account</p> <p>Global Plus Index Account</p>	
GUARANTEED MINIMUM INTEREST RATE	1% for the Basic Interest Account; 0.25% for all five index account options	
TRANSFERS	Transfers from all index accounts to the other accounts are allowed at the end of a segment period (15 <sup>th</sup> of the month). Transfers from the Basic Interest Account (BIA) to the other accounts are only allowed once per month on the sweep date (15 <sup>th</sup> of the month). Automatic Transfer Rule (ATR) is for those policy owners who would like to maintain a specific percentage of their policy value in certain accounts. The ATR applies to maturing Index Account (IA) Segments. BIA does not create segments; the system will look for funds in the BIA every sweep date (15 <sup>th</sup> of the month). At the end of the segment, and/or on sweep date, any eligible policy value is rebalanced to match the policy owner's requested allocation.	
WITHDRAWALS <sup>9</sup>	Maximum is cash surrender value minus \$500. Minimum withdrawal amount allowed is \$500. No withdrawal fee. There is a partial surrender charge for withdrawals that reduce the face amount if taken during the surrender charge period. Excess Index Interest will not be credited on amounts taken as withdrawals from an Index Account Segment prior to the end of the segment period. Available after the first policy year.	
CONVERSION	Conversions from term policies are allowed subject to conversion guidelines.	



# TRANSAMERICA FINANCIAL CHOICE IUL

POLICY TYPE	INDEX UNIVERSAL LIFE
<b>LOANS<sup>9,12</sup></b>	<p>Minimum: <b>\$500</b></p> <p>Maximum: The policy value minus the loan balance, minus the loan interest that will accrue prior to the next anniversary, minus the greater of the surrender charge or two monthly deductions.</p> <p>Excess Index Interest will not be credited on amounts taken as loans from an Index Account Segment prior to the end of the segment period.</p> <p><b>Conventional</b> (standard &amp; preferred) loans</p> <ul style="list-style-type: none"> <li>Available any time after the Free-Look period</li> <li>2% annual interest credit on loaned value</li> <li>Guaranteed interest rates (charged annually) 3% standard, 2.25% preferred</li> <li>Nonguaranteed interest rates (charged annually) 2.75% standard, 2% preferred</li> <li>All conventional loans will be classified as "preferred" after 10<sup>th</sup> policy anniversary</li> </ul> <p><b>Index Loans</b></p> <ul style="list-style-type: none"> <li>Allowed after fifth policy anniversary</li> <li>Credited interest rate will vary as it will equal index account rates</li> <li>Interest rate (charged annually) 8% guaranteed, 5% nonguaranteed</li> </ul>
<b>POLICY FEE<sup>13</sup></b>	<b>\$10/month current; \$12/month guaranteed</b>
<b>COST OF INSURANCE<sup>13</sup></b>	Charge varies based on insured's age, class of risk and gender, and the policy's face amount and duration.
<b>PER UNIT CHARGE<sup>13</sup> (PUC)</b>	A charge per thousand of the face amount of the Base Policy and Additional Insured Rider (AIR). This charge varies by gender, tobacco use, age of the insured, and the face amount band. Base: On a current basis, the charge applies for 15 years from issue and 15 years from the date of any face amount increase. On a guaranteed basis, the charge remains level in years 1-20 and increases to new level rates in years 21+. State variations may apply. AIR: This charge applies to any Additional Insured Rider for 10 years from rider issue date and 10 years from the date of any increase in rider face amount.
<b>PERSISTENCY CREDIT<sup>14</sup></b>	<p>A nonguaranteed annual Persistency Credit may be applied to the current policy value according to premium allocation instructions.</p> <ul style="list-style-type: none"> <li>If payable, we will begin paying at the later (greater) of: <ul style="list-style-type: none"> <li>Attained age 60 or beginning of Policy Year 11 (after 10<sup>th</sup> policy anniversary)</li> <li>For either situation above: A one-time test will be done to determine if the cumulative premium meets or exceeds the table-driven threshold (value will be shown in the illustration)</li> </ul> </li> <li>Persistency Credit Threshold amount is set at Policy Issue and does not change with any policy changes (i.e., decreases, increases, etc.)</li> <li>If the threshold is met and Persistency Credit is payable, the Persistency Credit will be paid through attained age 99. We will credit 0.6% (percentage can change at any time) of the current unloaned policy value (net of loans and withdrawals)</li> <li>Persistency Credit is not available if policy has lapsed and is reinstated</li> </ul>
<b>PREMIUM EXPENSE CHARGE<sup>13</sup></b>	<p>Basic Premium Expense Charge (Current): 8% for years 1-10 and 5% for years 11+</p> <p>Excess Premium Expense Charge (Current): 14% for years 1-10 and 12% for years 11+</p> <p>Basic Premium Expense Charge (Guaranteed): 8% for years 1-10 and 10% for years 11+</p> <p>Excess Premium Expense Charge (Guaranteed): 14% for years 1-10 and 16% for years 11+</p>
<b>PREMIUM EXPENSE CHARGE THRESHOLD</b>	<p>This amount is set at policy issue and is not recalculated for any policy changes.</p> <p>We apply the Basic Premium Expense Charge Rate for all premiums paid in a Policy Year until the total of those premiums reaches the Premium Expense Charge Threshold. We apply the Excess Premium Expense Charge Rate for all premiums paid in a Policy Year in excess of the Premium Expense Charge Threshold.</p>
<b>INDEX ACCOUNT MONTHLY CHARGE<sup>15</sup></b>	<p>S&amp;P 500® Index Account, Global Index Account, and Fidelity Small-Mid Multifactor Index<sup>SM</sup> Account: 0%</p> <p>S&amp;P 500® Plus Index Account and Global Plus Index Account: 1% annually (0.08333% monthly)</p> <p>Both are calculated based on the total value in the Plus Index accounts and are taken on the monthly policy date.</p>
<b>PRODUCT AVAILABILITY</b>	Not available in all jurisdictions

# TRENDSETTER LB (LIVING BENEFITS)

PRODUCT TYPE	A 10-, 15-, 20-, 25-, or 30-Year Guaranteed Initial Level Premium Term Life Insurance Policy with Living Benefits (Chronic, Critical, and Terminal Accelerated Death Benefit Riders)				
RISK CLASSES	Preferred Plus Nonsmoker (PPNS) Standard Smoker (SS) Preferred Nonsmoker (PNS)		Standard Nonsmoker (SNS) Standard Plus (SP) Preferred Smoker (PS)		
ISSUE AGES (AGE LAST BIRTHDAY)		Band 1	Band 2	Band 3	Band 4
	<i>Trendsetter LB 10</i>	23–60	18–80	18–80	18–80
	<i>Trendsetter LB 15</i>	23–60	18–75 (NS) 18–73 (S)	18–75 (NS) 18–73 (S)	18–75 (NS) 18–73 (S)
	<i>Trendsetter LB 20</i>	23–60	18–70 (NS) 18–65 (S)	18–70 (NS) 18–65 (S)	18–70 (NS) 18–65 (S)
	<i>Trendsetter LB 25</i>	23–60 (NS) 23–49 (S)	18–63 (NS) 18–57 (S)	18–65 (NS) 18–60 (S)	18–65 (NS) 18–60 (S)
	<i>Trendsetter LB 30</i>	23–50 (NS) 23–40 (S)	18–57 (NS) 18–46 (S)	18–58 (NS) 18–53 (S)	18–58 (NS) 18–53 (S)
	FACE AMOUNT BANDS	Band 1:	\$25,000–\$99,999		
Band 2:		\$100,000–\$249,999			
Band 3:		\$250,000–\$499,999			
Band 4:		\$500,000–\$2,000,000			
POLICY FEE (FULLY COMMISSIONABLE)	Band 1:	\$60			
	Bands 2, 3, and 4:	\$30			
MODAL FACTORS	Annual (PAC and Direct)	1.0000			
	Semiannual (PAC and Direct)	0.5100			
	Quarterly (PAC and Direct)	0.2575			
	Monthly (PAC)	0.0860			
CONVERSION PRIVILEGE	The Conversion Option Endorsement is automatically included on the <i>Trendsetter LB</i> product (where applicable based on jurisdiction availability and issue age). This endorsement allows the policy owner to convert a <i>Trendsetter LB</i> term policy to a permanent life insurance plan that is made available by Transamerica Life Insurance Company at the time of the conversion. No underwriting will be required if the conversion is to a permanent policy with the same or lower face amount. For complete details and additional conversion options that may be available, please see the Term Conversion Agent Guide.				
RIDERS AND ADDITIONAL FEATURES	Conversion Option Endorsement Income Protection Option <sup>7</sup> (IPO) Disability Waiver of Premium Rider <sup>6</sup>		Children's Insurance Rider Accidental Death Benefit Rider Monthly Disability Income Rider <sup>16</sup>		

Certain features, terms, and charges associated with this product may vary by jurisdiction.

Offered by Transamerica Life Insurance Company

# TRENDSETTER SUPER SERIES

PRODUCT TYPE	A 10-, 15-, 20-, 25-, or 30-Year Guaranteed Initial Level Premium Term Life Insurance Policy	
RISK CLASSES	Preferred Plus Nonsmoker (PP) Preferred Nonsmoker (PNS) Preferred Smoker (PS)	Standard Plus Nonsmoker (SP) Standard Nonsmoker (SNS) Standard Smoker (SS)
ISSUE AGES (AGE LAST BIRTHDAY)	<b>Band 1</b> Face amounts under \$100,000 <i>Trendsetter Super 10</i> 18-80 <i>Trendsetter Super 15</i> 18-75 (NS) 18-70 (S) <i>Trendsetter Super 20</i> 18-65  <i>Trendsetter Super 25</i> 18-60 (NS) 18-55 (S) <i>Trendsetter Super 30</i> 18-50 (NS) 18-45 (S)	<b>Bands 2-7</b> Face amounts of \$100,000 and over 18-80 18-78 (NS) 18-73 (S) 18-70 (NS) 18-65 (S) 18-65 (NS) 18-60 (S) 18-58 (NS) 18-53 (S)
FACE AMOUNT BANDS	Band 1: \$25,000-\$99,999 Band 2: \$100,000-\$249,999 Band 3: \$250,000-\$499,999 Band 4: \$500,000-\$999,999 Band 5: \$1,000,000-\$3,000,000 Band 6: \$3,000,001-\$10,000,000 Band 7: \$10,000,001 and up	
POLICY FEE (FULLY COMMISSIONABLE)	Band 1: \$60 annually Bands 2-7: \$30 annually	
MODAL FACTORS	Annual (PAC and Direct) 1.0000 Semiannual (PAC and Direct) 0.5100 Quarterly (PAC and Direct) 0.2575 Monthly (PAC) 0.0850	
CONVERSION PRIVILEGE	The Conversion Option Endorsement is automatically included on the <i>Trendsetter Super Series</i> product (where applicable based on jurisdiction availability and issue age). This endorsement allows the policy owner to convert a <i>Trendsetter Super Series</i> term policy to a permanent life insurance plan that is made available by Transamerica Life Insurance Company at the time of the conversion. No underwriting will be required if the conversion is to a permanent policy with the same or lower face amount. For complete details and additional conversion options that may be available, please see the Term Conversion Agent Guide.	
RIDERS AND ADDITIONAL FEATURES	Accidental Death Benefit Rider Conversion Option Endorsement Disability Waiver of Premium Rider <sup>6</sup> Children's Insurance Rider	Terminal Illness Accelerated Death Benefit <sup>3</sup> Income Protection Option <sup>7</sup> (IPO)

Certain features, terms, and charges associated with this product may vary by jurisdiction.  
**Offered by Transamerica Life Insurance Company**



# TRANSAMERICA LIFETIME

PRODUCT TYPE	Nonparticipating Whole Life		
PRODUCT DESCRIPTION	Whole life insurance with guaranteed cash levels, level premium, and level death benefit		
RISK CLASSES	Preferred Elite Nontobacco Juvenile CNV Preferred Elite CNV Nontobacco CNV Juvenile	Preferred Plus Preferred Tobacco  CNV Preferred Plus CNV Preferred Tobacco	Preferred Tobacco  CNV Preferred CNV Tobacco
ISSUE AGES BASED UPON	Age Last Birthday		
ISSUE AGES <sup>1</sup>	The maximum issue age is 80: 0-80 10-Year-Pay Option: 0-80 20-Year-Pay Option: 0-79 30-Year-Pay Option: 0-69		
FACE AMOUNT	\$25,000-\$2,000,000		
BANDING	Juvenile, Tobacco, and Nontobacco only Band 1: \$25,000-\$99,999 Band 2: \$100,000-\$249,999 Band 3: \$250,000-\$499,999 Band 4: \$500,000-\$2,000,000		
POLICY FEE	\$30 annually		
MODAL FACTORS	Annual 1.0000 Semiannual 0.51000 Quarterly 0.2575 Monthly 0.0860  Federal Allotment (Civil and Military Allotments) Semimonthly/24 (prem x 12/24) Biweekly/26 (prem x 12/26)		
AVAILABLE RIDERS <sup>17</sup>	Accidental Death Benefit Rider Children's Benefit Rider Chronic Illness Rider (minimum \$100K base face amount) Critical Illness Rider (minimum \$100K base face amount) Terminal Illness Accelerated Death Benefit Rider Disability Waiver of Premium Rider Guaranteed Insurability Rider Income Protection Option Term Insurance Rider		

Certain features, terms, and charges associated with this product may vary by jurisdiction.

**Offered by Transamerica Life Insurance Company**

# FINAL EXPENSE SOLUTIONS PORTFOLIO

	IMMEDIATE SOLUTION	10-PAY SOLUTION	EASY SOLUTION
PRODUCT TYPE	Nonparticipating Whole Life	Nonparticipating Whole Life	Nonparticipating Whole Life
PRODUCT DESCRIPTION	Immediate level death benefit – first day full coverage	Immediate level death benefit - first day full coverage	Graded death benefit of year 2 of premium
PREMIUM PAYING PERIOD	Level premiums to age 121	Level premiums for 10 years	Level premiums to age 121
RISK CLASSES	Standard, Preferred	Standard, Preferred	Graded
ISSUE AGES BASED UPON	Age Last Birthday	Age Last Birthday	Age Last Birthday
ISSUE AGES	0-85	0-85	18-80; in New York, 50-75
MINIMUM ISSUE AMOUNT	\$1,000	\$1,000	\$1,000
MAXIMUM ISSUE AMOUNT	0-55 \$50,000 56-65 \$40,000 66-75 \$30,000 76-85 \$25,000	0-55 \$50,000 56-65 \$40,000 66-75 \$30,000 76-85 \$25,000	\$25,000
BENEFIT PERIOD	This product matures at age 121.	This product matures at age 121.	This product matures at age 121.
DEATH BENEFIT	Guaranteed	Guaranteed	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%.	The policy loan rate is variable, not to exceed 8%.	The policy loan rate is variable, not to exceed 8%.
AVAILABLE RIDERS <sup>4</sup>	Accelerated Death Benefit Rider (ADBR) – Florida only Accelerated Death Benefit Rider with Nursing Home Benefit (NHB) Terminal Illness Accelerated Death Benefit Rider (TIR) – California only Accidental Death Benefit Rider (ADR) Children’s and Grandchildren’s Benefit Rider (CGR)	Accelerated Death Benefit Rider (ADBR) – Florida only Accelerated Death Benefit Rider with Nursing Home Benefit (NHB) Terminal Illness Accelerated Death Benefit Rider (TIR) – California only	No riders available

Certain features, terms, and charges associated with this product may vary by jurisdiction.

Offered by Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company

# MORE INFORMATION

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<sup>1</sup> Minimum insured age is 15 days.

<sup>2</sup> After the No Lapse Period or if the cumulative Minimum Monthly No Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims-paying ability of the company.

<sup>3</sup> Accelerated Death Benefits may 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.

<sup>4</sup> Not available in New York. The Additional Services Rider is not available in Alaska, Georgia, Maryland, Michigan, Minnesota, Pennsylvania, South Dakota, Virginia, and Washington.

<sup>5</sup> It is possible that additional payments will be required to keep a policy in force while the monthly deductions are being waived. For example, loan interest accruing on an outstanding loan may require additional payments.

<sup>6</sup> It is possible that additional payments will be required to keep a policy in force while the Disability Waiver of Premium Benefit is being paid. For example, an increase in monthly deductions or decrease in policy value may require additional payments.

<sup>7</sup> A portion of each monthly payment and a portion of the final lump sum payable under the policy's Income Protection Option are reportable as interest income. The policy illustration provides the tax-reportable percentage for each monthly income payment and the final lump sum based on a 3% guaranteed minimum interest rate and the illustrated face amount. Upon the insured's death, the actual taxable portion of each monthly payment will be calculated and communicated to the beneficiary or beneficiaries based on the actual payout amounts. The taxable portion of the final lump-sum payment will be determined when the payment is made.

<sup>8</sup> Not all riders are available if the Long Term Care Rider is selected.

<sup>9</sup> Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

<sup>10</sup> The company has the right to change current charges and cost of insurance rates. The company may not charge more than the guaranteed maximum charges or rates. Any changes to charges or rates will be based on our expectations as to future cost factors. Such cost factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs, and state and federal taxes. Any increased policy charges, partial withdrawals or loans, failure to pay planned premiums, or worse than expected index performance can (a) reduce the amount of future withdrawals or loans that can be taken and (b) in many cases, increase the risk of policy lapse, reduce the death benefit proceeds, and increase the amount of monthly deductions.

<sup>11</sup> \$250,000 will be the minimum at this time.

<sup>12</sup> The company reserves the right to discontinue index loans at any time and convert existing index loans to conventional loans.

<sup>13</sup> The company has the right to change current charges and cost of insurance rates. The company may not charge more than the guaranteed maximum charges or rates. Any changes to charges or rates will be based on our expectations as to future cost factors. Such cost factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs, and state and federal taxes. Any increased policy charges, partial withdrawals or loans, failure to pay planned premiums, or worse than expected index performance can (a) reduce the amount of future withdrawals or loans that can be taken and (b) in many cases, increase the risk of policy lapse, reduce the death benefit proceeds, and increase the amount of monthly deductions.

<sup>14</sup> Persistency Credit is a discretionary credit which may or may not be paid.

<sup>15</sup> If there is a conventional loan the charge is only against the unloaned portion of the Plus account. If there is an index loan, the Index Account Monthly Charge (IAMC) is assessed against the entire value in the Plus account (including loaned value). IAMCs will be taken from the applicable Plus account's unloaned value, pro rata across segments within that account. If there is not enough unloaned value in that account to pay the IAMC, the remaining charge will be taken pro rata by the unloaned value in all remaining accounts and pro rata across segments within each account. The IAMC is not subtracted from the cumulative guaranteed value. Not part of the Monthly Deductions for contract language purposes. IAMC is reversed as part of the premium refund if the Free-Look right is exercised.

<sup>16</sup> Subject to state availability

<sup>17</sup> May not be available in all jurisdictions



# TRANSAMERICA®

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