

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.