



# UNIVERSAL LIFE INSURANCE WITH LIVING BENEFITS RIDERS

Underwritten by Transamerica Life Insurance Company

Help safeguard your family's future with life insurance that can assist with more than final expenses. With universal life insurance from Transamerica, you can build cash value that you can borrow<sup>1</sup> against to help pay for childcare, college tuition, or unexpected expenses.

## MEET ALEXIS

Alexis enrolled in a \$75,000 universal life insurance policy through her employer. This policy includes the Chronic Condition Rider — a feature that helps provide money for care if she were to fall ill. It lets her access her death benefit early if she's diagnosed with a qualifying condition that leaves her unable to perform at least two of the six Activities of Daily Living, which include bathing, dressing, toileting, transferring (e.g., ability to get into or out of a chair or bed), continence, and eating. And with additional riders, her benefits can go further. Alexis feels better knowing there would be financial support for her family if she passes.

### INCLUDED RIDERS:

**Extension of Benefits Rider:** Increases the death benefit each month to allow the rider to continue providing a monthly benefit.

**Benefit Restoration Rider:** This rider will restore 100% of the death benefit that is accelerated under the Chronic Condition Rider, leaving a full death benefit for the

Family caregivers spend more than **\$7,200** a year on out-of-pocket costs.<sup>2</sup>

## AN EXAMPLE OF HOW THE INSURANCE AND RIDERS WORK

The below hypothetical example assumes this employee elected a \$75,000 death benefit amount.

**\$75,000** If Alexis is diagnosed with a qualifying condition, she can use the Chronic Condition Rider included in her policy (4%/month for 25 months)

+ **\$75,000** Extension of Benefits Rider (4%/month for an additional 25 months)

**= \$150,000 TOTAL (PAID OVER 50 MONTHS)**

and

**\$75,000**

**100% PAID-UP DEATH BENEFIT (SHOULD ALEXIS PASS AWAY)**

Would your family be financially secure without you?

Make today the day you plan for tomorrow.



# YOUR BENEFITS AT A GLANCE

**Death benefit amounts available:** \$75,000 not to exceed 5x base salary

**Guaranteed issue amount:** Employee: Up to \$75,000, Spouse: Up to \$15,000, Child: Up to \$25,000

**Can I continue my insurance after employment?** Yes, with our portability option

**Riders (additional benefits):** Accelerated Death Benefit for Chronic Condition Rider  
Extension of Benefits Rider  
Benefits Restoration Rider  
Accelerated Death Benefit for Terminal Condition Rider  
Waiver of Monthly Deductions for Layoff or Strike Rider

## HIGHLIGHTS



Flexibility to adjust premiums up (to build more cash value) or down (if money is tight)



Complements term life insurance and helps for all the stages of your life



Family options available



Benefits can be used with no restrictions — including costs associated with care from a family member or a facility

## THREE WAYS YOU MIGHT BENEFIT FROM UNIVERSAL LIFE INSURANCE

1

Help your loved ones if you pass away

2

Borrow money to help pay for college tuition<sup>1</sup>

3

Use the living benefit to help pay for the cost of caregiving needs

## Questions?



**Visit:** [transamerica.com](https://transamerica.com)



**Contact:** (888) 763-7474

<sup>1</sup> Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided 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>2</sup>"Family Caregivers Spend More Than \$7,200 a Year on Out-of-Pocket Costs" AARP, June 2021

### LIMITATIONS AND EXCLUSIONS

If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply. Fluctuations in interest rates or policy charges may require the payment of additional premiums. Individuals currently on disability or on premium waiver are not eligible for insurance. During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any; **ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER:** Transamerica will not pay rider benefits for care that is received or loss incurred as a result of: an intentionally self-inflicted injury or attempted suicide; war or any act of war, declared or undeclared, or service in the armed forces of any country; the insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness; the insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity; **EXTENSION OF BENEFITS RIDER:** The rider will terminate on the earliest of: the date the contract terminates; the date the contract lapses, subject to the grace period; the date the policy owner requests termination; the date the policy owner dies; the date the entire death benefit has been paid under the Accelerated Death Benefit for Chronic Condition Rider, or when the policy no longer satisfies the Eligibility for Benefits provision; the date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Chronic Condition Rider; the date the nonforfeiture option, if any, becomes effective; or the date a one-time lump-sum payment under the Accelerated Death Benefit for Chronic Condition Rider is paid. **RESTORATION RIDER:** This Rider will terminate on the earliest of the following dates or events: 1. The date the contract terminates; 2. The date the contract lapses, subject to the Grace Period; 3. The date the Owner requests termination; 4. The date the Insured dies; 5. The date the Accelerated Death Benefit for Chronic Condition Rider terminates; or 6. The date a Nonforfeiture Option under the contract, if any, becomes effective.

This is a brief summary of TransElite® Universal Life Insurance underwritten by Transamerica Life Insurance Company (TLIC), Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series CPGUL300 and CCGUL300. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at [tebcs.com](https://tebcs.com).

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TRANSAMERICA®

# Product Rate Sheet

## PLAN OPTION 1 Transamerica Universal Life Insurance Rates

UniversalLife10.2022.07.prod,shared,aws.NC.28675.9431.09/01/2023

Non-Tobacco with Riders: TI, WML, CHR, EXT, RES

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
18	N/A*		\$24.25	\$0	\$36.37	\$0
19	N/A*		\$24.67	\$0	\$37.00	\$0
20	N/A*		\$25.04	\$0	\$37.56	\$0
21	\$13.36	\$0	\$26.72	\$0	\$40.07	\$0
22	\$13.58	\$0	\$27.15	\$0	\$40.72	\$0
23	\$13.81	\$0	\$27.61	\$0	\$41.42	\$0
24	\$14.00	\$0	\$28.00	\$0	\$42.00	\$0
25	\$14.22	\$0	\$28.43	\$0	\$42.65	\$0
26	\$15.79	\$0	\$31.58	\$0	\$47.37	\$0
27	\$16.11	\$0	\$32.22	\$0	\$48.32	\$0
28	\$16.31	\$0	\$32.61	\$0	\$48.91	\$0
29	\$16.54	\$0	\$33.08	\$0	\$49.62	\$0
30	\$16.80	\$0	\$33.59	\$0	\$50.39	\$0
31	\$18.74	\$0	\$37.48	\$0	\$56.22	\$0
32	\$19.07	\$0	\$38.13	\$0	\$57.19	\$0
33	\$19.39	\$0	\$38.77	\$0	\$58.15	\$0
34	\$19.81	\$0	\$39.62	\$0	\$59.43	\$0
35	\$20.20	\$0	\$40.39	\$0	\$60.59	\$0
36	\$22.17	\$0	\$44.33	\$0	\$66.50	\$0
37	\$22.73	\$0	\$45.46	\$0	\$68.19	\$0
38	\$23.25	\$0	\$46.50	\$0	\$69.74	\$0
39	\$23.77	\$0	\$47.54	\$0	\$71.30	\$0
40	\$24.42	\$0	\$48.83	\$0	\$73.24	\$0
41	\$26.60	\$0	\$53.20	\$0	\$79.80	\$0
42	\$27.30	\$0	\$54.60	\$0	\$81.90	\$0
43	\$27.98	\$0	\$55.96	\$0	\$83.94	\$0
44	\$28.69	\$0	\$57.37	\$0	\$86.05	\$0
45	\$29.54	\$0	\$59.07	\$0	\$88.60	\$0
46	\$33.18	\$0	\$66.36	\$0	\$99.54	\$0
47	\$33.90	\$0	\$67.80	\$0	\$101.69	\$0
48	\$34.91	\$0	\$69.81	\$0	\$104.72	\$0

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the CHR rider. Issue ages 76+ do not include the EXT rider. Issue ages 76+ do not include the RES rider. Issue ages 76+ do not include the TI rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

\*The requested face amount results in a premium less than the minimum planned premium.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract. High Face Amount - HFA

Issue State: North Carolina  
Rate Generation Date: July 5, 2023  
SIC Code: 9431

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Non-Tobacco with Riders: TI, WML, CHR, EXT, RES

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
49	\$35.60	\$0	\$71.20	\$0	\$106.80	\$0
50	\$36.51	\$0	\$73.01	\$0	\$109.52	\$0
51	\$41.79	\$0	\$83.57	\$0	\$125.35	\$0
52	\$43.30	\$0	\$86.60	\$0	\$129.90	\$0
53	\$45.05	\$0	\$90.10	\$0	\$135.15	\$0
54	\$46.65	\$0	\$93.30	\$0	\$139.95	\$0
55	\$48.51	\$0	\$97.01	\$0	\$145.52	\$0
56	\$51.93	\$0	\$103.85	\$0	\$155.78	\$0
57	\$55.60	\$0	\$111.20	\$0	\$166.80	\$0
58	\$60.00	\$0	\$120.00	\$0	\$180.00	\$0
59	\$64.80	\$0	\$129.60	\$0	\$194.39	\$0
60	\$70.12	\$0	\$140.23	\$0	\$210.35	\$0
61	\$76.07	\$0	\$152.14	\$0	\$228.20	\$0
62	\$83.02	\$0	\$166.04	\$0	\$249.05	\$0
63	\$90.18	\$0	\$180.36	\$0	\$270.54	\$0
64	\$98.89	\$0	\$197.77	\$0	\$296.65	\$0
65	\$109.94		\$219.88		\$329.82	
66	\$119.89		\$239.78		\$359.67	
67	\$129.86		\$259.72		\$389.58	
68	\$140.81		\$281.61		\$422.41	
69	\$152.64		\$305.28		\$457.91	
70	\$165.90		\$331.79		\$497.68	
71	\$181.50		\$363.00		\$544.49	
72	\$199.56		\$399.12		\$598.67	
73	\$219.43		\$438.86		\$658.29	
74	\$241.15		\$482.30		\$723.45	
75	\$265.69		\$531.38		\$797.06	
76	\$176.61		\$353.22		\$529.82	
77	\$191.30		\$382.59		\$573.88	
78	\$206.93		\$413.86		\$620.79	
79	\$223.71		\$447.42		\$671.13	
80	\$241.45		\$482.89		\$724.34	

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the CHR rider. Issue ages 76+ do not include the EXT rider. Issue ages 76+ do not include the RES rider. Issue ages 76+ do not include the TI rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
18	\$17.64	\$0	\$35.28	\$0	\$52.91	\$0
19	\$18.20	\$0	\$36.39	\$0	\$54.58	\$0
20	\$18.72	\$0	\$37.44	\$0	\$56.16	\$0
21	\$19.30	\$0	\$38.59	\$0	\$57.88	\$0
22	\$19.82	\$0	\$39.64	\$0	\$59.46	\$0
23	\$20.46	\$0	\$40.91	\$0	\$61.36	\$0
24	\$21.03	\$0	\$42.05	\$0	\$63.08	\$0
25	\$21.67	\$0	\$43.34	\$0	\$65.01	\$0
26	\$22.60	\$0	\$45.20	\$0	\$67.79	\$0
27	\$23.47	\$0	\$46.94	\$0	\$70.40	\$0
28	\$24.19	\$0	\$48.38	\$0	\$72.57	\$0
29	\$25.02	\$0	\$50.04	\$0	\$75.05	\$0
30	\$25.83	\$0	\$51.65	\$0	\$77.47	\$0
31	\$27.13	\$0	\$54.25	\$0	\$81.38	\$0
32	\$28.08	\$0	\$56.16	\$0	\$84.24	\$0
33	\$29.01	\$0	\$58.02	\$0	\$87.03	\$0
34	\$30.14	\$0	\$60.27	\$0	\$90.40	\$0
35	\$31.30	\$0	\$62.60	\$0	\$93.90	\$0
36	\$33.09	\$0	\$66.18	\$0	\$99.27	\$0
37	\$34.28	\$0	\$68.55	\$0	\$102.83	\$0
38	\$35.57	\$0	\$71.14	\$0	\$106.70	\$0
39	\$36.96	\$0	\$73.92	\$0	\$110.87	\$0
40	\$38.39	\$0	\$76.78	\$0	\$115.17	\$0
41	\$40.27	\$0	\$80.53	\$0	\$120.79	\$0
42	\$42.20	\$0	\$84.39	\$0	\$126.59	\$0
43	\$43.79	\$0	\$87.58	\$0	\$131.37	\$0
44	\$46.21	\$0	\$92.41	\$0	\$138.61	\$0
45	\$48.83	\$0	\$97.65	\$0	\$146.47	\$0
46	\$51.68	\$0	\$103.36	\$0	\$155.04	\$0
47	\$54.70	\$0	\$109.40	\$0	\$164.09	\$0
48	\$58.14	\$0	\$116.27	\$0	\$174.40	\$0

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	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
49	\$61.39	\$0	\$122.78	\$0	\$184.16	\$0
50	\$64.92	\$0	\$129.83	\$0	\$194.75	\$0
51	\$68.94	\$0	\$137.88	\$0	\$206.81	\$0
52	\$72.25	\$0	\$144.50	\$0	\$216.74	\$0
53	\$76.01	\$0	\$152.01	\$0	\$228.02	\$0
54	\$79.80	\$0	\$159.60	\$0	\$239.40	\$0
55	\$84.11	\$0	\$168.21	\$0	\$252.32	\$0
56	\$88.61	\$0	\$177.21	\$0	\$265.81	\$0
57	\$93.39	\$0	\$186.78	\$0	\$280.17	\$0
58	\$98.65	\$0	\$197.30	\$0	\$295.95	\$0
59	\$104.19	\$0	\$208.37	\$0	\$312.55	\$0
60	\$110.15	\$0	\$220.30	\$0	\$330.45	\$0
61	\$113.81	\$0	\$227.62	\$0	\$341.43	\$0
62	\$122.26	\$0	\$244.51	\$0	\$366.77	\$0
63	\$131.32	\$0	\$262.64	\$0	\$393.95	\$0
64	\$141.75	\$0	\$283.49	\$0	\$425.24	\$0
65	\$154.55		\$309.10		\$463.64	
66	\$170.00		\$339.99		\$509.99	
67	\$183.03		\$366.06		\$549.09	
68	\$197.57		\$395.13		\$592.69	
69	\$213.12		\$426.23		\$639.34	
70	\$229.85		\$459.70		\$689.55	
71	\$250.05		\$500.09		\$750.13	
72	\$272.98		\$545.95		\$818.92	
73	\$298.05		\$596.10		\$894.15	
74	\$325.04		\$650.07		\$975.10	
75	\$355.21		\$710.42		\$1,065.62	
76	\$244.12		\$488.23		\$732.35	
77	\$261.66		\$523.32		\$784.98	
78	\$280.35		\$560.70		\$841.04	
79	\$299.99		\$599.98		\$899.97	
80	\$320.02		\$640.03		\$960.04	

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