



**PRACTICAL, FLEXIBLE
PROTECTION FOR
WHAT MATTERS MOST**

TRANSAMERICA UNIVERSAL LIFE INSURANCESM

Products underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA



Benefits for your unique needs.



Pursuing the financial future you and your loved ones deserve starts with understanding how to best protect your finances and quality of life. Consider this: If something were to happen to you, would your family be financially secure enough to live the life they deserve? With *Transamerica Universal Life Insurance*, you can help protect your family's financial future in the event of the unimaginable.

HELP PROTECT THOSE WHO DEPEND ON YOU

Help safeguard your family members' futures with benefits that can assist with your final expenses and your dependents' care, living expenses, or college tuition. With *Transamerica Universal Life Insurance*, you also have the opportunity to build cash value that you can borrow¹ against if an unexpected expense arises.

THE SECURITY YOU NEED. THE FLEXIBILITY YOU DESERVE.

Life insurance should fit your needs, which is why we don't limit your options with a one-size-fits-all approach. Whether you want to ensure your ability to keep a death benefit from now until you're 100, want to add to your term life policy, or want to build cash value you can borrow from when needed, our universal life insurance policy works for just the right segment of the population: you.

Highlights of *Transamerica Universal Life Insurance*



**NO PHYSICALS
OR BLOOD
WORK²**



**ACCUMULATES
CASH
VALUE**



**GUARANTEED
2%
INTEREST RATE**



**LOAN AND
WITHDRAWAL
OPTIONS¹**



**CONVENIENT
PAYROLL
DEDUCTION**

See "Your Universal Life Insurance Benefits" for more details.

Policy Questions?

 **Visit:** transamerica.com

 **Call:** 888-763-7474

¹Loans, 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.

²Acceptance will be based upon answers to questions on your application..

Your Universal Life Insurance Benefits

Transamerica Universal Life Insurance provides a cash benefit after you pass that can assist with your final expenses and your dependents' care, living expenses, or college tuition.

SUPPLEMENTAL BENEFITS	
INCLUDED RIDERS	PLAN OPTION 1
Waiver of Monthly Deductions for Layoff or Strike Rider (Rider Form Series CRLWL100)	Included
Accelerated Death Benefit for Chronic Condition Rider (Rider Form Series TRLLT500-0621) Accelerates either 4% of the death benefit amount for a monthly benefit or 20% of the death benefit amount as a one-time lump sum payment	Included
Extension of Benefits Rider (Rider Form Series TRLEX500-0621) Extends benefits after 100% of death benefit has been accelerated under the Accelerated Death Benefit for Chronic Condition Rider by increasing the benefit amount (5% for one-time lump sum; 4% for monthly benefit). This rider will include a 25% paid-up benefit when the Benefit Restoration Rider is not included on the same plan	Included
Benefit Restoration Rider (Rider Form Series CRLRE100)	Included
Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLTI100) Accelerates up to the lesser of \$150,000 or 75% of the applicable death benefit	Included

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

Non-Tobacco



With Riders: TI, WML, CHR, EXT, RES

Death Benefit: Level

Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
18	N/A†			7.33	0		14.65	0		18
19	N/A†			7.54	0		15.07	0		19
20	N/A†			7.74	0	10,080	15.47	0	20,119	20
21	N/A†			7.96	0		15.91	0		21
22	N/A†			8.19	0		16.37	0		22
23	N/A†			8.44	0		16.87	0		23
24	N/A†			8.68	0		17.35	0		24
25	N/A†			8.94	0	9,773	17.88	0	19,548	25
26	N/A†			9.36	0		18.71	0		26
27	N/A†			9.70	0		19.39	0		27
28	N/A†			10.00	0		19.99	0		28
29	N/A†			10.33	0		20.65	50		29
30	N/A†			10.69	0	9,353	21.38	382	18,717	30
31	6.75	0		11.25	0		22.50	605		31
32	6.99	0		11.64	0		23.28	929		32
33	7.23	0		12.05	0		24.09	1,293		33
34	7.52	0		12.53	0		25.05	1,486		34
35	7.80	0	5,259	13.00	0	8,760	25.99	1,794	17,503	35
36	8.25	0		13.75	0		27.49	2,105		36
37	8.58	0		14.30	0		28.59	2,214		37
38	8.90	0		14.84	56		29.67	2,421		38
39	9.24	0		15.40	227		30.79	2,665		39
40	9.63	0	4,842	16.05	353	8,073	32.09	2,820	16,144	40
41	10.18	0		16.96	455		33.91	2,889		41
42	10.75	0		17.92	574		35.83	2,991		42
43	11.34	0		18.90	684		37.80	3,116		43
44	11.96	0		19.93	755		39.86	3,153		44
45	12.49	0	4,158	20.81	816	6,924	41.61	3,175	13,841	45
46	13.02	0		21.70	889		43.40	3,228		46
47	13.57	41		22.61	959		45.22	3,279		47
48	14.34	76		23.89	949		47.78	3,159		48
49	15.20	0		25.33	937		50.65	3,033		49
50	16.16	0	3,293	26.92	874	5,484	53.84	2,821	10,966	50
51	17.20	0		28.67	763		57.34	2,504		51
52	18.26	0		30.43	680		60.85	2,243		52
53	19.42	0		32.37	525		64.74	1,853		53
54	20.58	0		34.30	370		68.59	1,453		54
55	21.74	0	1,954	36.22	80	3,254	72.44	795	6,508	55
56	23.43	0		39.04	0		78.08	0		56
57	25.15	0		41.92	0		83.83	0		57
58	27.02	0		45.04	0		90.07	0		58
59	28.95	0		48.25	0		96.50	0		59
60	31.09	0	0	51.81	0	0	103.61	0	0	60
61	33.35	0		55.58	0		111.16	0		61
62	35.84	0		59.73	0		119.45	0		62
63	38.47	0		64.12	0		128.23	0		63
64	41.49	0		69.15	0		138.30	0		64
65	44.29			73.81			147.61			65
66	47.81			79.68			159.35			66
67	51.50			85.83			171.65			67
68	55.54			92.56			185.11			68
69	59.91			99.85			199.69			69
70	64.69			107.81			215.62			70
71	69.51			115.84			231.68			71
72	74.99			124.99			249.97			72
73	80.95			134.92			269.84			73
74	87.42			145.71			291.41			74
75	94.58			157.63			315.25			75
76	67.71			112.84			225.68			76
77	71.87			119.78			239.56			77
78	76.31			127.18			254.36			78
79	80.98			134.96			269.92			79
80	85.92			143.20			286.40			80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium - A120

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6/13/2023

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: AR Ver: 10.0.2023.291

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

Non-Tobacco



With Riders: TI, WML, CHR, EXT, RES

Death Benefit: Level

Issue Age	\$75,000 Face Amount			\$100,000 Face Amount			\$150,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
18	21.98	0		29.30	0		43.95	27		18
19	22.60	0		30.13	0		45.19	468		19
20	23.20	0	30,159	30.93	0	40,199	46.40	1,418	60,339	20
21	23.86	0		31.81	0		47.71	1,768		21
22	24.55	0		32.73	236		49.09	2,626		22
23	25.30	0		33.73	709		50.59	3,249		23
24	26.03	0		34.70	1,068		52.05	3,714		24
25	26.81	298	29,291	35.75	1,759	39,065	53.62	4,690	58,582	25
26	28.07	774		37.42	2,340		56.13	5,484		26
27	29.09	1,082		38.78	2,698		58.17	5,950		27
28	29.98	1,557		39.97	3,283		59.95	6,748		28
29	30.98	1,842		41.30	3,614		61.95	7,176		29
30	32.07	2,258	28,071	42.75	4,121	37,412	64.13	7,881	56,129	30
31	33.74	2,517		44.99	4,430		67.48	8,257		31
32	34.91	2,929		46.55	4,941		69.82	8,958		32
33	36.14	3,430		48.18	5,550		72.27	9,806		33
34	37.57	3,641		50.09	5,796		75.13	10,110		34
35	38.98	4,037	26,254	51.98	6,291	35,015	77.96	10,783	52,509	35
36	41.24	4,458		54.98	6,800		82.47	11,490		36
37	42.88	4,548		57.17	6,883		85.75	11,556		37
38	44.50	4,805		59.33	7,185		89.00	11,956		38
39	46.19	5,121		61.58	7,565		92.37	12,465		39
40	48.13	5,281	24,199	64.18	7,754	32,284	96.26	12,675	48,404	40
41	50.86	5,331		67.81	7,777		101.72	12,674		41
42	53.74	5,431		71.65	7,873		107.47	12,749		42
43	56.69	5,549		75.59	7,995		113.38	12,883		43
44	59.79	5,558		79.72	7,966		119.57	12,770		44
45	62.41	5,537	20,757	83.22	7,907	27,682	124.82	12,642	41,514	45
46	65.10	5,577		86.80	7,931		130.19	12,636		46
47	67.82	5,608		90.43	7,945		135.64	12,612		47
48	71.66	5,380		95.55	7,607		143.32	12,060		48
49	75.97	5,136		101.29	7,240		151.93	11,451		49
50	80.75	4,763	16,445	107.67	6,715	21,929	161.50	10,612	32,893	50
51	86.00	4,245		114.67	5,990		172.00	9,481		51
52	91.28	3,816		121.70	5,386		182.55	8,530		52
53	97.10	3,179		129.47	4,511		194.20	7,173		53
54	102.88	2,543		137.18	3,635		205.76	5,816		54
55	108.66	1,516	9,762	144.88	2,237	13,016	217.32	3,681	19,524	55
56	117.11	0		156.15	95		234.22	424		56
57	125.74	0		167.65	0		251.47	0		57
58	135.10	0		180.13	0		270.19	0		58
59	144.74	0		192.99	0		289.48	0		59
60	155.41	0	0	207.21	0	0	310.82	0	0	60
61	166.74	0		222.32	0		333.48	0		61
62	179.17	0		238.89	0		358.33	0		62
63	192.34	0		256.45	0		384.68	0		63
64	207.45	0		276.60	0		414.90	0		64
65	221.41			295.21			442.82			65
66	239.02			318.69			478.04			66
67	257.47			343.29			514.94			67
68	277.66			370.21			555.31			68
69	299.53			399.37			599.06			69
70	323.42			431.23			646.84			70
71	347.51			463.35			695.02			71
72	374.95			499.93			749.89			72
73	404.75			539.67			809.50			73
74	437.10			582.81			874.20			74
75	472.88			630.50			945.75			75
76	338.52			451.35			677.03			76
77	359.34			479.12			718.68			77
78	381.54			508.72			763.07			78
79	404.88			539.84			809.75			79
80	429.60			572.79			859.19			80

Solve for Target Premium - A120

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

6/13/2023

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: AR Ver: 10.0.2023.291

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

Non-Tobacco



With Riders: TI, WML, CHR, EXT, RES

Death Benefit: Level

Issue Age	\$150,000 Face Amount			\$175,000 Face Amount			\$200,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
18	43.95	27		51.27	887		58.60	1,770		18
19	45.19	468		52.72	1,379		60.25	2,287		19
20	46.40	1,418	60,339	54.13	2,469	70,378	61.86	3,509	80,418	20
21	47.71	1,768		55.66	2,842		63.61	3,926		21
22	49.09	2,626		57.27	3,825		65.45	5,015		22
23	50.59	3,249		59.02	4,528		67.45	5,790		23
24	52.05	3,714		60.72	5,041		69.40	6,385		24
25	53.62	4,690	58,582	62.56	6,152	68,357	71.50	7,629	78,131	25
26	56.13	5,484		65.48	7,041		74.84	8,628		26
27	58.17	5,950		67.87	7,581		77.56	9,196		27
28	59.95	6,748		69.94	8,482		79.93	10,221		28
29	61.95	7,176		72.28	8,961		82.60	10,739		29
30	64.13	7,881	56,129	74.82	9,752	65,494	85.50	11,616	74,825	30
31	67.48	8,257		78.73	10,177		89.97	12,078		31
32	69.82	8,958		81.46	10,970		93.10	12,983		32
33	72.27	9,806		84.32	11,938		96.36	14,058		33
34	75.13	10,110		87.65	12,260		100.17	14,420		34
35	77.96	10,783	52,509	90.95	13,026	61,252	103.95	15,285	70,013	35
36	82.47	11,490		96.22	13,843		109.96	16,181		36
37	85.75	11,556		100.04	13,896		114.33	16,230		37
38	89.00	11,956		103.83	14,336		118.66	16,714		38
39	92.37	12,465		107.77	14,917		123.16	17,361		39
40	96.26	12,675	48,404	112.30	15,140	56,471	128.35	17,609	64,544	40
41	101.72	12,674		118.67	15,112		135.62	17,559		41
42	107.47	12,749		125.39	15,199		143.30	17,642		42
43	113.38	12,883		132.28	15,333		151.17	17,772		43
44	119.57	12,770		139.50	15,179		159.43	17,586		44
45	124.82	12,642	41,514	145.63	15,017	48,435	166.43	17,388	55,352	45
46	130.19	12,636		151.89	14,990		173.59	17,346		46
47	135.64	12,612		158.25	14,945		180.85	17,275		47
48	143.32	12,060		167.20	14,282		191.09	16,510		48
49	151.93	11,451		177.25	13,554		202.57	15,660		49
50	161.50	10,612	32,893	188.42	12,562	38,375	215.34	14,513	43,860	50
51	172.00	9,481		200.66	11,223		229.33	12,970		51
52	182.55	8,530		212.98	10,104		243.40	11,676		52
53	194.20	7,173		226.57	8,505		258.94	9,839		53
54	205.76	5,816		240.05	6,906		274.35	8,001		54
55	217.32	3,681	19,524	253.54	4,404	22,777	289.75	5,122	26,028	55
56	234.22	424		273.26	590		312.30	756		56
57	251.47	0		293.39	0		335.30	0		57
58	270.19	0		315.22	0		360.25	0		58
59	289.48	0		337.73	0		385.97	0		59
60	310.82	0	0	362.62	0	0	414.42	0	0	60
61	333.48	0		389.06	0		444.64	0		61
62	358.33	0		418.05	0		477.77	0		62
63	384.68	0		448.79	0		512.90	0		63
64	414.90	0		484.05	0		553.20	0		64
65	442.82			516.62			590.42			65
66	478.04			557.71			637.38			66
67	514.94			600.76			686.58			67
68	555.31			647.86			740.41			68
69	599.06			698.90			798.74			69
70	646.84			754.64			862.45			70
71	695.02			810.85			926.69			71
72	749.89			874.87			999.85			72
73	809.50			944.41			1,079.33			73
74	874.20			1,019.90			1,165.61			74
75	945.75			1,103.38			1,261.00			75
76	677.03			789.87			902.70			76
77	718.68			838.46			958.24			77
78	763.07			890.25			1,017.43			78
79	809.75			944.71			1,079.67			79
80	859.19			1,002.38			1,145.58			80

Solve for Target Premium - A120

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7/7/2023

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: AR Ver: 10.0.2023.291

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

Tobacco



With Riders: TI, WML, CHR, EXT, RES

Death Benefit: Level

Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
18	N/A†			9.81	0		19.61	0		18
19	N/A†			10.12	0		20.24	0		19
20	N/A†			10.43	0	11,902	20.85	0	23,780	20
21	6.54	0		10.89	0		21.78	0		21
22	6.72	0		11.20	0		22.39	0		22
23	6.94	0		11.56	0		23.12	0		23
24	7.14	0		11.89	0		23.78	0		24
25	7.36	0	6,809	12.26	0	11,324	24.52	0	22,649	25
26	7.67	0		12.78	0		25.56	0		26
27	7.97	0		13.27	0		26.54	0		27
28	8.22	0		13.69	0		27.38	0		28
29	8.50	0		14.17	0		28.33	0		29
30	8.78	0	6,444	14.64	0	10,752	29.27	0	21,479	30
31	9.47	0		15.78	0		31.55	0		31
32	9.80	0		16.33	0		32.65	0		32
33	10.13	0		16.87	0		33.74	0		33
34	10.51	0		17.52	0		35.03	0		34
35	10.92	0	6,022	18.19	0	10,035	36.37	0	20,025	35
36	12.03	0		20.04	0		40.08	0		36
37	12.44	0		20.74	0		41.47	258		37
38	12.90	0		21.50	0		42.99	566		38
39	13.39	0		22.31	0		44.61	872		39
40	13.89	0	5,434	23.14	0	9,046	46.28	1,013	18,093	40
41	14.53	0		24.21	0		48.41	1,233		41
42	15.28	0		25.46	0		50.91	1,392		42
43	16.03	0		26.71	0		53.42	1,561		43
44	16.84	0		28.07	0		56.13	1,612		44
45	17.72	0	4,691	29.53	43	7,818	59.06	1,724	15,633	45
46	18.49	0		30.81	67		61.62	1,664		46
47	19.31	0		32.17	82		64.34	1,587		47
48	20.25	0		33.75	47		67.49	1,400		48
49	21.14	0		35.23	40		70.46	1,287		49
50	22.12	0	3,685	36.86	42	6,138	73.71	1,193	12,272	50
51	23.44	0		39.07	0		78.13	894		51
52	24.76	0		41.27	0		82.53	644		52
53	26.21	0		43.68	0		87.35	344		53
54	27.72	0		46.20	0		92.40	0		54
55	29.25	0	2,253	48.75	0	3,755	97.50	0	7,512	55
56	31.11	0		51.85	0		103.70	0		56
57	33.04	0		55.07	0		110.13	0		57
58	35.10	0		58.50	0		117.00	0		58
59	37.25	0		62.08	0		124.15	0		59
60	39.52	0	0	65.87	0	0	131.73	0	0	60
61	42.06	0		70.10	0		140.20	0		61
62	44.72	0		74.53	0		149.05	0		62
63	47.44	0		79.06	0		158.11	0		63
64	50.50	0		84.17	0		168.33	0		64
65	54.24			90.40			180.80			65
66	58.17			96.95			193.90			66
67	62.27			103.78			207.56			67
68	66.90			111.50			222.99			68
69	71.98			119.96			239.91			69
70	77.46			129.09			258.18			70
71	83.10			138.50			276.99			71
72	89.51			149.18			298.36			72
73	96.50			160.82			321.64			73
74	104.07			173.44			346.87			74
75	112.48			187.46			374.91			75
76	78.51			130.84			261.68			76
77	83.09			138.47			276.94			77
78	87.91			146.52			293.03			78
79	92.99			154.99			309.97			79
80	98.35			163.91			327.82			80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium - A120

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

6/13/2023

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: AR Ver: 10.0.2023.291

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

With Riders: TI, WML, CHR, EXT, RES

Tobacco

Death Benefit: Level



Issue Age	\$75,000 Face Amount			\$100,000 Face Amount			\$150,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
18	29.42	0		39.22	0		58.83	0		18
19	30.36	0		40.48	0		60.71	0		19
20	31.27	0	35,639	41.69	0	47,519	62.53	0	71,256	20
21	32.66	0		43.55	0		65.32	0		21
22	33.58	0		44.78	0		67.16	0		22
23	34.67	0		46.23	0		69.34	0		23
24	35.67	0		47.55	0		71.33	0		24
25	36.78	0	33,974	49.04	0	45,299	73.56	0	67,948	25
26	38.33	0		51.11	0		76.66	0		26
27	39.81	0		53.08	0		79.61	0		27
28	41.07	0		54.75	0		82.13	0		28
29	42.49	0		56.65	0		84.98	110		29
30	43.90	0	32,207	58.53	0	42,934	87.79	1,073	64,389	30
31	47.32	0		63.10	0		94.64	1,466		31
32	48.98	0		65.30	542		97.95	2,490		32
33	50.61	222		67.48	1,359		101.22	3,651		33
34	52.55	595		70.06	1,809		105.09	4,251		34
35	54.56	1,055	30,050	72.74	2,382	40,057	109.11	5,027	60,091	35
36	60.12	1,247		80.16	2,582		120.24	5,273		36
37	62.20	1,699		82.94	3,154		124.40	6,041		37
38	64.48	2,098		85.97	3,631		128.95	6,699		38
39	66.91	2,489		89.21	4,110		133.81	7,353		39
40	69.42	2,641	27,140	92.56	4,271	36,188	138.84	7,538	54,288	40
41	72.61	2,905		96.82	4,591		145.22	7,942		41
42	76.37	3,091		101.82	4,789		152.73	8,191		42
43	80.13	3,283		106.83	5,000		160.25	8,448		43
44	84.19	3,298		112.25	4,983		168.37	8,361		44
45	88.59	3,416	23,451	118.12	5,111	31,270	177.17	8,487	46,898	45
46	92.43	3,264		123.24	4,869		184.85	8,070		46
47	96.51	3,094		128.68	4,603		193.02	7,625		47
48	101.23	2,758		134.97	4,116		202.45	6,838		48
49	105.68	2,535		140.91	3,792		211.36	6,298		49
50	110.56	2,350	18,405	147.41	3,508	24,540	221.11	5,827	36,807	50
51	117.19	1,848		156.25	2,805		234.37	4,722		51
52	123.80	1,428		165.06	2,211		247.59	3,783		52
53	131.03	933		174.70	1,517		262.05	2,694		53
54	138.60	329		184.80	681		277.20	1,388		54
55	146.25	0	11,267	195.00	0	15,023	292.50	0	22,535	55
56	155.55	0		207.40	0		311.10	0		56
57	165.20	0		220.26	0		330.39	0		57
58	175.50	0		234.00	0		351.00	0		58
59	186.22	0		248.29	0		372.44	0		59
60	197.59	0	0	263.45	0	0	395.17	0	0	60
61	210.30	0		280.40	0		420.60	0		61
62	223.57	0		298.09	0		447.14	0		62
63	237.17	0		316.22	0		474.33	0		63
64	252.50	0		336.66	0		504.99	0		64
65	271.19			361.59			542.38			65
66	290.85			387.80			581.70			66
67	311.33			415.11			622.66			67
68	334.48			445.97			668.95			68
69	359.86			479.82			719.72			69
70	387.26			516.35			774.52			70
71	415.49			553.98			830.97			71
72	447.54			596.72			895.07			72
73	482.46			643.28			964.92			73
74	520.31			693.74			1,040.61			74
75	562.37			749.82			1,124.73			75
76	392.52			523.36			785.04			76
77	415.41			553.88			830.81			77
78	439.55			586.06			879.09			78
79	464.95			619.93			929.90			79
80	491.72			655.63			983.44			80

Solve for Target Premium - A120

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6/13/2023

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: AR Ver: 10.0.2023.291

Transamerica Universal Life Insurance - UL10 HCV

Form: TMUL1000-0421 / TCUL1000-0421

With Riders: TI, WML, CHR, EXT, RES

Tobacco

Death Benefit: Level



Issue Age	\$150,000 Face Amount			\$175,000 Face Amount			\$200,000 Face Amount			Issue Age
	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
18	58.83	0		68.63	0		78.44	0		18
19	60.71	0		70.83	0		80.95	0		19
20	62.53	0	71,256	72.95	0	83,113	83.37	0	94,972	20
21	65.32	0		76.20	0		87.09	0		21
22	67.16	0		78.35	0		89.55	0		22
23	69.34	0		80.89	0		92.45	0		23
24	71.33	0		83.22	0		95.10	0		24
25	73.56	0	67,948	85.82	0	79,273	98.08	0	90,599	25
26	76.66	0		89.44	0		102.21	0		26
27	79.61	0		92.88	0		106.15	0		27
28	82.13	0		95.82	0		109.50	5		28
29	84.98	110		99.14	766		113.30	1,413		29
30	87.79	1,073	64,389	102.42	1,862	75,105	117.05	2,649	85,832	30
31	94.64	1,466		110.42	2,306		126.19	3,126		31
32	97.95	2,490		114.28	3,473		130.60	4,448		32
33	101.22	3,651		118.09	4,789		134.96	5,932		33
34	105.09	4,251		122.60	5,460		140.11	6,682		34
35	109.11	5,027	60,091	127.30	6,356	70,108	145.48	7,673	80,116	35
36	120.24	5,273		140.28	6,609		160.31	7,944		36
37	124.40	6,041		145.14	7,496		165.87	8,941		37
38	128.95	6,699		150.44	8,234		171.93	9,769		38
39	133.81	7,353		156.11	8,979		178.41	10,595		39
40	138.84	7,538	54,288	161.98	9,168	63,335	185.12	10,803	72,382	40
41	145.22	7,942		169.43	9,629		193.63	11,304		41
42	152.73	8,191		178.18	9,884		203.64	11,590		42
43	160.25	8,448		186.96	10,173		213.66	11,890		43
44	168.37	8,361		196.44	10,057		224.50	11,744		44
45	177.17	8,487	46,898	206.70	10,181	54,713	236.23	11,875	62,532	45
46	184.85	8,070		215.66	9,675		246.47	11,281		46
47	193.02	7,625		225.19	9,135		257.35	10,643		47
48	202.45	6,838		236.19	8,200		269.93	9,562		48
49	211.36	6,298		246.59	7,555		281.81	8,808		49
50	221.11	5,827	36,807	257.96	6,985	42,942	294.81	8,145	49,075	50
51	234.37	4,722		273.43	5,680		312.49	6,637		51
52	247.59	3,783		288.85	4,569		330.11	5,352		52
53	262.05	2,694		305.73	3,284		349.40	3,871		53
54	277.20	1,388		323.41	1,745		369.60	2,097		54
55	292.50	0	22,535	341.25	0	26,291	390.00	0	30,047	55
56	311.10	0		362.95	0		414.80	0		56
57	330.39	0		385.46	0		440.52	0		57
58	351.00	0		409.50	0		468.00	0		58
59	372.44	0		434.51	0		496.58	0		59
60	395.17	0	0	461.04	0	0	526.90	0	0	60
61	420.60	0		490.70	0		560.80	0		61
62	447.14	0		521.66	0		596.18	0		62
63	474.33	0		553.38	0		632.44	0		63
64	504.99	0		589.16	0		673.32	0		64
65	542.38			632.78			723.17			65
66	581.70			678.65			775.60			66
67	622.66			726.44			830.21			67
68	668.95			780.45			891.94			68
69	719.72			839.68			959.63			69
70	774.52			903.60			1,032.69			70
71	830.97			969.47			1,107.96			71
72	895.07			1,044.25			1,193.43			72
73	964.92			1,125.74			1,286.56			73
74	1,040.61			1,214.05			1,387.48			74
75	1,124.73			1,312.18			1,499.64			75
76	785.04			915.88			1,046.72			76
77	830.81			969.28			1,107.75			77
78	879.09			1,025.61			1,172.12			78
79	929.90			1,084.88			1,239.86			79
80	983.44			1,147.35			1,311.25			80

Solve for Target Premium - A120

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7/7/2023

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: AR Ver: 10.0.2023.291

CHILD TERM INSURANCE RIDER (CTR)

If included in the contract, this rider allows an insured employee or spouse (but not both) to insure all eligible children, age 15 days and no older than age 25 years, for the selected amount of term insurance. Insurance on each child terminates on the child's 26th birthday or when the parent's insurance ends, whichever is earlier. Upon termination, the child has 31 days in which to convert to an individual contract for up to the lesser of 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.

WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF OR STRIKE RIDER (WML)

Waives the monthly deductions if the employee is involuntarily laid off or is on strike. Benefits are based on the employee's layoff only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured employee's layoff. Rider is available for issue up to age 55 and terminates on the contract anniversary on or following the employee's 60th birthday or when the insurance is assigned to another party, whichever is earlier.

ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER (CHR)

If included in the plan design, accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a chronic condition and, in the best medical judgment, is unable to perform at least two Activities of Daily Living for a period of at least 90 days without human assistance; or has a severe cognitive impairment that requires substantial supervision for a period of at least 90 days to protect the insured from threats to their safety. Activities of Daily Living include bathing, continence, dressing, eating, toileting, and transferring.

The insured will choose one of the following accelerated death benefit options under this rider:

- **Option 1** – A monthly benefit equal to the applicable percentage of the death benefit amount shown on the Product Details. Written certification of the insured's continued chronic condition by a physician is required, at reasonable intervals, in order to continue receiving the monthly benefit
- **Option 2** – A one-time lump sum equal to the applicable percentage of the death benefit amount shown on the Product Details. Upon payment of this lump sum benefit, the rider will terminate

EXTENSION OF BENEFITS RIDER (EXT)

If included in the plan design, this rider will extend benefits after 100% of the life insurance death benefit is accelerated under the Accelerated Death Benefit for Chronic Condition Rider and an insured employee or spouse continues to be eligible for benefits.

If the insured had selected the monthly benefit option for the Accelerated Death Benefit for Chronic Condition Rider, this rider will begin increasing the benefit amount by the percentage shown under Product Details so that the monthly accelerations can continue. At that time, a paid-up certificate will be issued for a percentage (shown under Product Details) of the death benefit that was in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Chronic Condition Rider. Paid-up certificate is not included when Extension of Benefits Rider and Benefit Restoration Rider are part of the same plan design.

If the insured had selected the one-time lump sum payment option under the Accelerated Death Benefit for Chronic Condition Rider, this rider will increase such lump sum payment by the percentage shown under Product Details. After payment of this increased lump sum benefit, this rider will terminate. No paid-up life insurance will be provided with the one-time lump sum benefit option under the Accelerated Death Benefit for Chronic Condition Rider.

Definitions Page

BENEFIT RESTORATION RIDER (RES)

If included in the plan design, this rider restores the accumulation value, surrender charges and guaranteed cash value of death benefit if a benefit under the Accelerated Death Benefit for Chronic Condition Rider is paid. The maximum restoration amount is equal to the policy's one-time death benefit. Restored death benefits cannot be accelerated again under the Accelerated Death Benefit for Chronic Condition Rider or an Extension of Benefits Rider.

ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER (TI)

Accelerates a portion of the death benefit amount if an insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months. When exercised, the administrative expense charge and 12 months advanced interest will be deducted from the benefit payment, the death benefit and other contract values will be reduced accordingly and this rider will terminate.

Limitations and Exclusions: What Doesn't Qualify

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 (while sane or insane) is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

PORTABILITY OPTION

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can continue through the Transamerica Portability Trust by submitting a written request to exercise this option no later than 31 days after the date of termination. The employee will be billed directly and premiums may exceed the premiums that were paid through the employer due to increased administrative costs for direct billing.

CHILD TERM INSURANCE RIDER

The term insurance on an insured child will terminate on the earliest of the following:

- The date the contract terminates, subject to the conversion options of this rider
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The certificate anniversary following the date the insured child is no longer eligible as a dependent child
- The certificate anniversary after the last insured child has reached his or her 26th birthday
- The date a nonforfeiture option under the contract, if any, becomes effective

WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF OR STRIKE RIDER

The monthly deductions will be waived for up to 6 months, for up to 3 layoffs or strikes, in any one 12-month period.

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The certificate anniversary that coincides with or next follows the insured's 60th birthday
- The date the insured assigns the contract to another individual
- The date a nonforfeiture option under the contract, if any, becomes effective

ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER

Rider benefits will not be paid if the insured meets the requirements of the Eligibility for Benefits provision as a result of the following:

- An intentionally self-inflicted injury or attempted suicide

Limitations and Exclusions: What Doesn't Qualify

- 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

The rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date on which cumulative monthly accelerated death benefit payments equal 100% of the death benefit amount, subject to any rights under the Extension of Benefits Rider (if included on the plan design)
- The date a one-time lump sum accelerated death benefit payment is paid in lieu of any monthly accelerated death benefit
- The date a nonforfeiture option under the contract, if any, becomes effective

EXTENSION OF BENEFITS RIDER

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date, after the entire death benefit has been paid under the Accelerated Death Benefit for Chronic Condition Rider, when the insured 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 a nonforfeiture option under the contract, if any, becomes effective
- The date a one-time lump sum payment under the Accelerated Death Benefit for Chronic Condition Rider is paid

BENEFIT RESTORATION RIDER

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date the Accelerated Death Benefit for Chronic Condition Rider terminates
- The date a nonforfeiture option, if any, becomes effective

ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER

This rider will terminate on the earliest of the following:

- The date the contract terminates

Limitations and Exclusions: What Doesn't Qualify

- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date a nonforfeiture option under the contract, if any, becomes effective
- The date an accelerated death benefit is paid under this rider

TERMINATION OF INSURANCE

Insurance under this certificate will end on the earliest of any of the following:

- The monthly date following the receipt of written request to terminate insurance
- The maturity date
- The date the insured dies
- The date the certificate lapses or is surrendered under a nonforfeiture option, subject to the grace period
- The date the group master policy terminates, subject to the Portability Option

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness, and integrity. In addition, we realize having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at tebcs.com.

Policy Questions?

 **Visit:** transamerica.com

 **Call:** 888-763-7474

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