

# 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**

Clients between the ages of 0 to 85 can expect a permanent death benefit that is 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.



# E-APP AND AUTOMATED UNDERWRITING

## 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 iPipeline.



### 2. Evaluation

Application and fast data reviewed through Express Protect Underwriting<sup>SM</sup>



### 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 Accelerated Death Benefit Rider (ADR) and Accelerated Death Benefit Rider with Nursing Home Benefit (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) and Accelerated Death Benefit Rider 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:<sup>1</sup>

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) - Florida only<sup>1</sup>

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)<sup>1</sup>

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 accelerated death benefit rider nor the ADBR with nursing home option is available in New York.

### Terminal Illness Accelerated Death Benefit Rider (TIR) - California Only<sup>1</sup>

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 ADR provides for payment of an amount in addition to the face amount of the policy in the event of death resulting directly from an accident and independent of other causes, 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 days-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 policy 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 nontobacco
- The children/grandchildren must be insured for two years under the rider to convert

<sup>1</sup>Accelerated 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	
	NONTOBACCO	TOBACCO	NONTOBACCO	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	
	NONTOBACCO	TOBACCO	NONTOBACCO	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	
	NONTOBACCO	TOBACCO	NONTOBACCO	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	
	NONTOBACCO	TOBACCO	NONTOBACCO	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

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## 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) - Florida Only<sup>1</sup>

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)<sup>1</sup>

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) - California Only<sup>1</sup>

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.

<sup>1</sup>Accelerated 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	
	NONTOBACCO	TOBACCO	NONTOBACCO	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	
	NONTOBACCO	TOBACCO	NONTOBACCO	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	
	NONTOBACCO	TOBACCO	NONTOBACCO	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	
	NONTOBACCO	TOBACCO	NONTOBACCO	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 Accelerate Death Benefit Rider (ADBR) provides an accelerated death benefit that is paid instead of the cash value or death benefit in an insured's policy. The ADBR 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 (ADBR) - FLORIDA ONLY

This rider is available when the insured can reasonably expect death within 12 months of receipt of physician's statement.

## TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER (TIR) - CALIFORNIA ONLY

The 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 BENEFIT (NHB)<sup>1</sup>

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

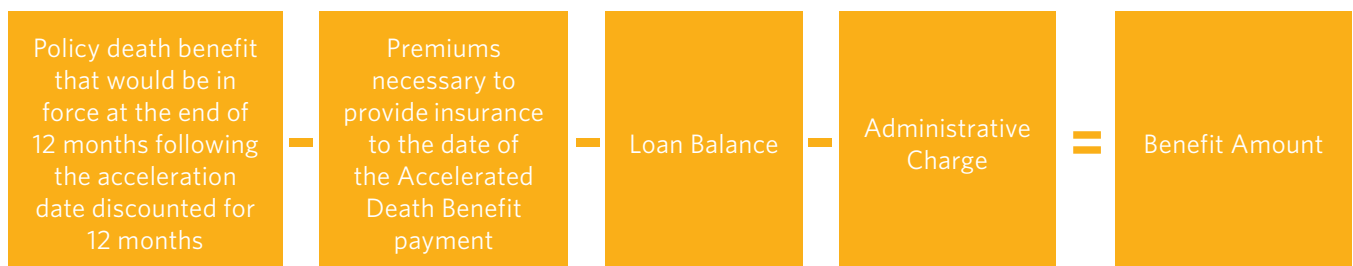
**Please note** — Confinement to an eligible institution must be the result of:

- An accident that occurs on or after the effective date of the rider
- A specifically 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 (NHB) is not available if the applicant needs assistance in the activities of daily living at the time of application or two years prior to the application.

Transamerica's ADBRs 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



<sup>1</sup>Not 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. Add the sums of 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 Children's and Grandchildren's Benefit Rider (CGR)

- 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-17 AND OVER AGE 80. MAY VARY BY STATE.**

**SUBJECT TO UNDERWRITING AND CHANGE WITHOUT NOTICE.**

MEDICAL CONDITION	DECISION
<b>AIDS/HIV/ARC</b>	Decline
<b>Alcoholism/Alcohol Abuse</b> - 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
<b>ALS (Lou Gehrig's disease)</b>	Decline
<b>Alzheimer's/Dementia/Memory Loss/Cognitive Disorders</b>	Decline
<b>Amputation</b> (excluding at time of accident/trauma)	Decline
<b>Anemia</b> (other than Iron Deficiency)	Within last 2 years - Standard
<b>Aneurysm</b>	Present (not surgically corrected) or surgically corrected within 1 year - Graded
	Surgically corrected between 1-2 years - Standard
	Surgically corrected > 2 years - Preferred
<b>Angina</b>	Onset within 1 year - Graded
	Onset 1-2 years - Standard
	Onset > 3 years - Preferred
<b>Angioplasty</b> (of any kind)	Prior to the age 45 - Graded
	Within 1 year - Graded
	Within 1-2 years - Standard
	> 2 years - Preferred
<b>Arrhythmia</b>	Treatment within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
<b>Assisted Living/Long Term Care Facility</b> - 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
<b>Asthma (Chronic)</b> - 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
<b>Atrial Fibrillation</b>	Treatment within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
<b>Attempted Suicide</b>	Within 2 years - Decline
<b>Autism</b>	Current age 0-17 - Decline
	Mild (Highly Functional): Preferred
	All others - Decline
<b>Bipolar</b>	Current age 0-17 - Decline
	Current age 18-85 - Standard

MEDICAL CONDITION	DECISION
<b>Black Lung</b>	Standard
<b>Blood Clots</b> (no complications/time since resolved)	Diagnosed and treated within 2 years - Standard
	Diagnosed and treated > 2 years - Preferred
<b>Blood Disorder</b> - 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
<b>Bone Marrow Transplant</b> (Including donor stem cells)	Decline
<b>Bronchitis</b> (Chronic)	Standard
<b>Build</b>	See chart pg. 23
<b>Bypass</b>	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
<b>Cancer</b> (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
<b>Cardiac Surgery</b>	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
<b>Cardiomyopathy</b>	Standard
<b>Cerebral Palsy</b>	Decline
<b>Chest Pain</b>	See Angina
<b>Chronic Pain</b> - 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
<b>Circulatory Disorder</b> - (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
<b>Cirrhosis</b>	Graded
<b>Clotting Disorder</b>	See Blood Clots
<b>Cognitive Disorder</b>	Decline
<b>Congestive Heart Failure/Heart Failure/Diastolic Heart Failure</b>	Onset prior age 45 - Decline
	Onset age 45-80 - Graded
<b>Coronary Artery Disease</b>	Onset prior age 45 - Graded
	Onset age > 45 - Standard
<b>COPD</b> (Chronic Obstructive Pulmonary Disease)	Standard

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

MEDICAL CONDITION	DECISION
Hepatitis A	See Liver Disorder
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

MEDICAL CONDITION	DECISION
Oxygen	Graded
Pacemaker/Defibrillator Implant	Prior to age 45 - Decline
	Within 1 year - Graded
	Within 1-2 years and still present - Standard
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

MEDICAL CONDITION	DECISION
<b>Systemic Lupus Erythematosus (SLE)</b>	Diagnosed with or been treated within 2 years - Graded
	Remission, no treatment within 2 years - Standard
<b>Terminal Illness</b> (death expected within 18 month)	Decline
<b>Tissue Transplant</b>	Donor stem cells - Decline
	Self-donated tissue transplant - Preferred
<b>Transient Ischemic Attack/TIA</b>	Onset prior age 45 - Graded
	Onset age 45 and above: Within 1 year - Graded Within 2 years - Standard > 2 years - Preferred
<b>Tuberculosis</b>	Current - Standard
	Treated and Resolved > 2 years - Preferred
<b>Ulcerative Colitis</b>	Standard
<b>Vascular Disorder</b>	Diagnosed and treated within 2 years - Standard
	No current treatment, last treatment > 2 years - Preferred
<b>Wheelchair/Electric Scooter/Electric Cart**</b>	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
1	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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