

# LIVE SMARTLY

**FINAL EXPENSE SOLUTIONS PORTFOLIO  
PRODUCT RATE AND UNDERWRITING GUIDE**



TRANSAMERICA®



## EASY FOR YOU, EASY FOR THEM

**Your clients are looking to you for a quick, easy solution so they can forget about unexpected financial burdens and get back to living.**

You look to us for fast, straightforward options to help protect them. That's why Transamerica has been working hard to evolve our *Final Expense Solutions Portfolio* so we can deliver just that: a fast, easy solution for you and your clients.

With Final Expense, you get a fast, simple, straightforward digital application experience with the potential for more real-time underwriting decisions and a client-friendly application process. Your clients get the reassurance of a guaranteed death benefit up to \$50,000 and predictable, level premium whole life insurance. Protecting your clients today from the unpredictability of tomorrow has never been easier — or faster — with Transamerica Final Expense products.



### **REAL-TIME UNDERWRITING DECISIONS**

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 to receive a final decision within minutes of application submission.



### **GUARANTEED LEVEL PREMIUMS**

Premiums remain level and never change regardless of your client's age or health. Retirees have the added convenience to pay with a credit card or their Social Security benefits through Social Security 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 Benefit 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. 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 within the last 24 months, the Solutions application will be declined.

# FINAL EXPENSE EXPERIENCE



## REAL-TIME DECISIONS WITH DIGITAL APPLICATION

Transamerica's Final Expense products provide an underwriting process that is faster, simpler, and smarter, featuring a higher rate of real-time underwriting decisions. There are no invasive underwriting requirements, and an immediate underwriting decision is made using a no-touch underwriter review. Minimal health questions and quick decisions improve the application experience for both you and your clients.

## REAL-TIME DECISIONS

- Decisions provided within a few minutes of electronic application submission.
- Consistent underwriting decisions leveraging digital medical data increase the opportunity for real-time decisions.
- Situations referred to an underwriter will be limited and mainly focused on nonmedical risks (e.g. insurable interest-all parties, total coverage line, or immigration status).

## FEWER HEALTH QUESTIONS, MORE CLIENT-FRIENDLY PROCESS

- Short, straightforward medical and lifestyle questions along with an upfront eligibility question quickly help determine insurability.
- Reduces the hassle and barriers to purchase for clients
- Spares agents from asking intrusive, in-depth client questions during the application process

## FAST, EASY EXPERIENCE

- Start the sales process from anywhere — on the go or from the office
- Quick premium quote tool ([transamerica.com/quote-fe](https://transamerica.com/quote-fe)) that works on any digital device without having to log in
- Short, guided application through iGO® e-App
- Policy eDelivery available for added flexibility and convenience



Omissions and misstatements in an application could cause an otherwise valid claim to be denied.

# PRODUCTS AT-A-GLANCE

	IMMEDIATE SOLUTION	10-PAY SOLUTION	EASY SOLUTION
Premium Paying Period	Level premiums to age 121	Level premiums for 10 years	Level premiums to age 121
Issue Ages (Age last birthday)	0-85	0-85	18-80
Face Amounts	<b>Minimum:</b> \$1,000 <b>Maximum:</b> Ages 0-55: \$50,000 Ages 56-65: \$40,000 Ages 66-75: \$30,000 Ages 76-85: \$25,000	<b>Minimum:</b> \$1,000 <b>Maximum:</b> Ages 0-55: \$50,000 Ages 56-65: \$40,000 Ages 66-75: \$30,000 Ages 76-85: \$25,000	<b>Minimum:</b> \$1,000 <b>Maximum:</b> \$25,000
Death Benefit <sup>1</sup>	Full death benefit available day one	Full death benefit available day one	<b>Graded death benefit during first two policy years:</b> <ul style="list-style-type: none"> <li>Based on the face amount for accidental death, OR</li> <li>Will be limited to 110% of sum of premiums paid</li> </ul> Full death benefit available after first two policy years regardless of cause of death
Benefit Period	Matures at age 121	Matures at age 121	Matures at age 121
Policy Loans	Policy loan rate variable, not to exceed 8%	Policy loan rate variable, not to exceed 8%	Policy loan rate variable, not to exceed 8%
Additional Benefits	<ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider with Nursing Home Benefit<sup>2</sup></li> <li>Accelerated Death Benefit Rider<sup>3</sup></li> </ul>	<ul style="list-style-type: none"> <li>Accelerated Death Benefit Rider with Nursing Home Benefit<sup>2</sup></li> <li>Accelerated Death Benefit Rider<sup>3</sup></li> </ul>	None
Optional Riders (For an additional cost)	<ul style="list-style-type: none"> <li>Accidental Death Benefit Rider</li> <li>Children's and Grandchildren's Benefit Rider</li> </ul>	None	None

<sup>1</sup> Any death benefits paid will be paid minus the loan balance, if any.

<sup>2</sup> Accelerated Death Benefit Rider with Nursing Home Benefit not available in Florida

<sup>3</sup> Accelerated Death Benefit Rider is available for Florida only.

# ADDITIONAL BENEFITS AND RIDERS

## ACCELERATED DEATH BENEFIT RIDERS<sup>4</sup>

Transamerica’s Accelerated Death Benefit Rider (ADBR) provides an accelerated death benefit that is paid instead of the cash value or death benefit on 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.

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.

### Accelerated Death Benefit Rider with Nursing Home Benefit (NHB) (Not available in Florida)

**Eligibility requirements:** 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. Confinement to an eligible institution must be the result of:

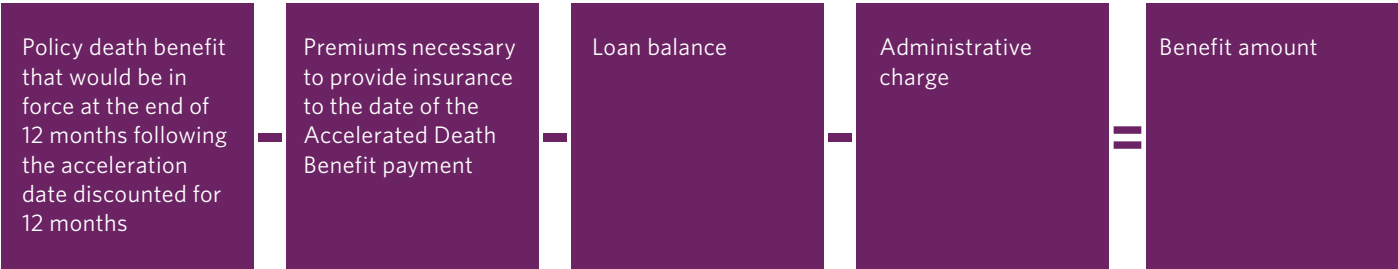
- An accident that occurs on or after the effective date of the rider
- A specifically diagnosed illness that first manifests itself more than 30 days following the effective date of the rider

The 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.

### Accelerated Death Benefit Rider (ADBR) – Florida only

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

## HOW THE BENEFIT IS DETERMINED



<sup>4</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.

# OPTIONAL RIDERS

(Available for *Immediate Solution* product only)

## **ACCIDENTAL DEATH BENEFIT RIDER (ADR)**

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.

- Issue ages 18 through 70
- 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)**

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 through 75
- Issue ages 15 days through 18 years (actual age of the child/grandchild)
- No more than nine 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.
- The face amount has to be the same for all children/grandchildren covered under this rider.
- Children or grandchildren are not eligible for coverage if diagnosed by a member of the medical profession with a terminal illness expected to result in death within 24 months.
- Child/Grandchild cannot have more than \$5,000 across all Transamerica Final Expense Child/Grandchild Riders.
- The rider terminates on the rider anniversary following the children/grandchildren's 25<sup>th</sup> birthday.

This rider may be converted to a new policy of permanent insurance we make available at time of conversion.

- Ages 0 (15 days) through 17 can only qualify for juvenile standard.
- Ages 18 through 25 can only qualify for standard nontobacco.
- The children/grandchildren must be insured for two years under the rider to convert.



# UNDERWRITING GUIDELINES

## OUR APPROACH

Transamerica utilizes a digitally enabled underwriting process built to deliver quick and more consistent decisions. This process provides a streamlined approach to underwriting risk selection, focusing on applicant-specific data such as personal history, BMI, and health conditions. All electronic medical data will be ordered through Transamerica and will be administered through Transamerica-approved vendors, safely and securely.

## INSURABLE INTEREST

Insurable interest must exist between the proposed insured, policy owner, payor, and beneficiary or beneficiaries. Underwriting reserves the right to make the final determination on the issuance of any policy.

## AN APPLICATION IS VALID FOR 90 DAYS

Cases will close after 45 days if there are outstanding requirements, but if requirements are received within 90 days the case can be reopened for processing. A new application will be needed after 90 days.

### ADULT (AGES 18 AND OVER) COVERAGE ELIGIBILITY

Medical conditions or personal history that will not be eligible for the *Final Expense Solutions Portfolio products*<sup>5</sup> include, but may not be limited to:

- Advised or planning to have surgery requiring general anesthesia
- Alzheimer's disease or any type of dementia/organic brain syndrome, cognitive impairment, memory loss, or mental incapacity
- Amyotrophic lateral sclerosis (ALS or Lou Gehrig's disease) or other motor neuron disease
- Amputation (other than due to accident/trauma)
- Attempted suicide within two years
- Autism, other than highly functional
- Bone marrow, stem cell, or organ transplant (other than corneal)
- Cancer (other than basal cell of skin), onset within 2 years
- Metastatic cancer
- Recurrent cancer or multiple cancers
- Cerebral palsy
- Creutzfeldt-Jakob disease
- Cystic fibrosis
- Diabetic coma
- Down syndrome
- Gaucher's disease
- Diagnosis of HIV/AIDS
- Hunter syndrome
- Huntington's disease
- Niemann-Pick disease
- Pulmonary fibrosis
- Pompe disease
- Sickle cell anemia
- Wasting syndrome
- Wilson's disease
- Wiskott-Aldrich syndrome
- Terminal medical condition
- Currently bedridden, residing in a nursing home, assisted living, or long term care facility
- Receiving hospice, palliative, or home healthcare
- Used illegal drugs or been diagnosed with, treated for alcoholism, alcohol use/abuse, or drug use/abuse (including prescription drugs) within the past two years
- Proposed insured, owner, or payor is employed in the cannabis industry or a cannabis-related business.
- Currently incarcerated

<sup>5</sup>Subject to underwriting and change without notice.



**ADULT  
MEDICAL  
CONDITIONS**

<b>SINGLE MEDICAL CONDITION</b>	<b>DECISION<sup>6</sup></b> (Subject to all other factors)
Anemia (treatment within 3 months)	Graded
COPD, emphysema, or other respiratory disease or disorder (excluding allergies or mild asthma)	Graded
Liver disease or disorder	Graded
Congestive heart failure (CHF)	Graded
Diabetes (other than during pregnancy)	Standard
Cancer or malignancy of any kind (excluding nonmelanoma skin cancer)	Standard
Kidney disease or disorder	Standard
Hospitalization within 12 months	Standard
Stroke, transient ischemic attack (TIA), or cerebrovascular accident (CVA)	Standard
Heart disease	Standard

<sup>6</sup>Based on proposed insured having only one medical condition or diagnosis

**ADULT  
PERSONAL  
HISTORY**

<b>PERSONAL HISTORY</b>	<b>TIMEFRAME</b>	<b>DECISION</b> (Subject to all other factors)
Alcohol/Drug treatment	Within 0-2 years	Decline
	Within 2-4 years	Graded
	Within 4-10 years	Standard
	Over 10 years	Preferred
Drug use	Within 0-2 years	Decline
	Within 2-4 years	Graded
	Within 4-10 years	Standard
	Over 10 years	Preferred
Reckless driving/(DUI/OWI/DWI)	Within 0-2 years	Decline
	Within 2-5 years	Standard
	Over 5 years	Preferred
	Multiple offenses in last 5 years	Decline
Felony (Convicted of or pleaded no contest)	Within 0-3 years	Decline
	Within 3-5 years	Graded
	Within 5-10 years	Standard
	Over 10 years	Preferred
	Multiple offenses in last 10 years	Decline
Tobacco use	Within 12 months	Tobacco Rating

## ADULT HEIGHT AND WEIGHT CHART

Rate classes represent best possible decision for the height/weight without taking into consideration any additional medical conditions or personal history factors. If the build for the insured exceeds the maximum weight listed for graded, no coverage will be available.

HEIGHT	MINIMUM WEIGHT PREFERRED AND STANDARD (BMI greater than 18.5)	MAXIMUM WEIGHT PREFERRED (BMI less than 40)	MAXIMUM WEIGHT STANDARD (BMI less than 45)	MAXIMUM WEIGHT GRADED (BMI less than 48)
4'5"	74	159	179	191
4'6"	77	165	186	199
4'7"	80	172	193	206
4'8"	83	178	200	214
4'9"	86	184	207	221
4'10"	89	191	215	229
4'11"	92	198	222	237
5'0"	95	204	230	245
5'1"	98	211	238	254
5'2"	102	218	246	262
5'3"	105	225	254	270
5'4"	108	233	262	279
5'5"	112	240	270	288
5'6"	115	247	278	297
5'7"	119	255	287	306
5'8"	122	263	295	315
5'9"	126	270	304	325
5'10"	129	278	313	334
5'11"	133	286	322	344
6'0"	137	294	331	353
6'1"	141	303	341	363
6'2"	145	311	350	373
6'3"	149	320	360	384
6'4"	152	328	369	394
6'5"	157	337	379	404
6'6"	161	346	389	415
6'7"	165	355	399	426
6'8"	169	364	409	436
6'9"	173	373	419	447
6'10"	177	382	430	459
6'11"	182	391	440	470
7'0"	186	401	451	481

## JUVENILES (AGES 0 THROUGH 17) COVERAGE ELIGIBILITY

Medical conditions or personal history that will not be eligible for coverage with *Final Expense Solutions Portfolio products*<sup>7</sup> include, but may not be limited to:

- Cognitive impairment
- Memory loss
- Mental incapacity
- Motor neuron disease
- Cerebral palsy
- Cystic fibrosis
- Huntington’s disease
- Amputation (other than due to accident/trauma)
- Bone marrow, stem cell, or organ transplant (other than corneal)
- Cancer
- Pulmonary fibrosis
- Sickle cell anemia
- Down syndrome
- Autism
- Depression
- Bipolar
- Schizophrenia
- Eating disorder
- Suicide attempt
- Cardiac surgery
- Diabetes Type I or II
- Chronic pain
- Muscular dystrophy
- Paralysis
- Heart failure
- Pending surgery requiring general anesthesia
- Hospice, palliative, or home healthcare
- Terminal medical condition
- Diagnosis of HIV/AIDS
- Currently incarcerated
- Alcohol and or drug treatment
- Drug use
- Reckless driving, DUI, OWI, and DWI
- Felony (convicted of or pleaded no contest)
- Proposed insured, owner, or payor is employed in the cannabis industry or a cannabis-related business.

<sup>7</sup> Subject to underwriting and change without notice.

## JUVENILE MEDICAL CONDITIONS

Juvenile applicants will not be eligible for coverage when two or more medical categories have a “yes” answer.

MEDICAL CATEGORIES	MEDICAL CONDITIONS	DECISION (Subject to all other factors)
Heart or blood vessels disorder	<ul style="list-style-type: none"> <li>• Congenital heart disease</li> <li>• Irregular heartbeat/arrhythmia</li> <li>• Murmur</li> <li>• Any other disease or disorder of the heart or blood vessels</li> </ul>	Standard
Brain or nervous system disorder	<ul style="list-style-type: none"> <li>• Epilepsy/Seizures</li> <li>• Any other disease or disorder of the brain or nervous system</li> </ul>	Standard
Blood disorder	<ul style="list-style-type: none"> <li>• Platelet disorders</li> <li>• Any other abnormality of the spleen, bone marrow, or blood</li> </ul>	Standard
Digestive disorder	<ul style="list-style-type: none"> <li>• Any disease or disorder of the esophagus, stomach, liver, pancreas, intestine, or colon</li> </ul>	Standard
Lung disorder	<ul style="list-style-type: none"> <li>• Asthma</li> <li>• Any other disease or disorder of the lungs or respiratory system</li> </ul>	Standard
Renal and reproductive disorder	<ul style="list-style-type: none"> <li>• Disease or disorder of the bladder</li> <li>• Disease or disorder of the kidney</li> <li>• Any other disease or disorder of the urinary or reproductive organs</li> </ul>	Standard
Mental health disorder	<ul style="list-style-type: none"> <li>• Anxiety</li> <li>• Attention deficit disorder (ADD/ADHD)</li> <li>• Any other psychiatric mental or emotional condition or disorder</li> </ul>	Standard
Muscles, skin, joints, bones, connective tissue, eyes, and ears disorder	<ul style="list-style-type: none"> <li>• Rheumatoid arthritis (JRA)</li> <li>• Autoimmune disorder</li> <li>• Any other disease or disorder of the musculoskeletal system, skin, or spine</li> </ul>	Standard
Childhood cancers		Decline



## JUVENILE 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 17.** If weight exceeds the maximum weight for the Standard product, no coverage will be available.

HEIGHT	MAXIMUM WEIGHT PREFERRED	MAXIMUM WEIGHT STANDARD
4'5"	166	184
4'6"	172	191
4'7"	179	198
4'8"	185	205
4'9"	192	213
4'10"	199	220
4'11"	205	228
5'0"	213	236
5'1"	220	243
5'2"	227	252
5'3"	234	260
5'4"	242	268
5'5"	249	276
5'6"	257	285
5'7"	265	294
5'8"	273	303
5'9'	281	312
5'10"	289	321
5'11"	298	330
6'0"	306	339
6'1"	315	349
6'2"	323	358
6'3"	332	368
6'4"	341	378
6'5"	350	388
6'6"	359	398
6'7"	368	408
6'8"	378	419
6'9"	387	429
6'10"	397	440
6'11"	407	451
7'0"	417	462



# LIVE SIMPLY



# RATE CHARTS

## IMMEDIATE SOLUTION

**PREFERRED PREMIUMS<sup>8</sup>** Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	13.68		11.86	
1	13.79		11.94	
2	13.89		12.04	
3	14.01		12.12	
4	14.12		12.24	
5	14.22		12.33	
6	14.52		12.51	
7	14.82		12.69	
8	15.14		12.89	
9	15.44		13.08	
10	15.74		13.26	
11	16.17		13.51	
12	16.63		13.52	
13	17.05		13.74	
14	17.50		14.00	
15	17.93		14.24	
16	18.12		14.28	
17	18.20		14.33	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
18	14.54	21.62	11.78	14.85
19	14.59	21.68	11.83	14.85
20	14.70	21.84	11.88	14.96
21	14.96	22.20	12.12	15.32
22	15.21	22.56	12.37	15.68
23	15.47	22.92	12.63	16.03
24	15.72	23.30	12.88	16.38
25	15.97	23.66	13.12	16.74
26	16.29	24.16	13.42	17.16
27	16.67	24.72	13.74	17.61
28	17.03	25.31	14.07	18.08
29	17.45	25.97	14.41	18.59
30	17.90	26.69	14.80	19.14
31	18.33	27.37	15.18	19.71
32	18.82	28.18	15.62	20.35
33	19.37	29.06	16.11	21.06
34	20.00	30.04	16.64	21.85
35	20.63	31.07	17.18	22.65
36	21.39	32.18	17.80	23.42
37	22.14	33.30	18.38	24.17
38	22.94	34.51	19.04	24.97
39	23.80	35.78	19.70	25.79
40	24.71	37.14	20.38	26.62
41	25.44	38.04	20.96	27.85
42	26.21	38.43	21.52	29.11

AGE	MALE		FEMALE	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
43	26.95	38.81	22.04	30.33
44	27.69	38.94	22.53	31.54
45	27.97	39.89	22.63	32.86
46	28.64	40.45	22.90	33.28
47	29.31	42.33	23.17	33.87
48	29.98	43.14	23.44	34.47
49	30.65	44.09	23.71	35.19
50	31.32	44.93	23.98	35.77
51	32.53	46.98	24.76	37.58
52	33.74	48.94	25.54	39.28
53	34.96	51.01	26.33	41.07
54	36.17	53.09	27.11	42.89
55	37.38	55.49	27.89	43.82
56	39.18	58.21	29.08	45.38
57	40.98	60.84	30.27	46.77
58	42.77	63.59	31.45	48.18
59	44.57	66.69	32.64	49.80
60	46.37	70.35	33.83	51.76
61	49.30	75.41	35.71	54.61
62	52.23	80.49	37.58	57.47
63	55.16	85.54	39.46	60.31
64	58.09	90.60	41.33	63.16
65	58.56	95.67	43.21	66.01
66	62.24	102.68	46.03	70.44
67	65.91	109.70	48.84	74.87
68	69.59	116.73	51.66	79.30
69	73.26	123.74	54.47	83.73
70	76.94	130.76	57.29	88.16
71	83.34	140.07	61.49	94.48
72	89.74	149.39	65.69	100.82
73	96.14	158.68	69.89	107.15
74	102.54	167.99	74.09	113.48
75	108.94	177.29	78.29	119.81
76	119.82	192.68	86.61	133.04
77	129.99	206.76	94.44	145.60
78	140.53	220.85	102.58	158.65
79	147.44	234.93	108.06	167.80
80	154.34	249.01	113.55	176.95
81	180.77	269.57	133.04	187.80
82	198.75	290.11	146.32	201.89
83	213.76	310.66	157.45	215.96
84	229.05	331.20	168.73	232.18
85	244.57	351.76	180.21	248.65

<sup>8</sup> Unisex-Male rates for Montana



# LIVE WITH EASE

Growth

Support

**Simplicity** to Live your Best Life

Efficiency

Tools



## IMMEDIATE SOLUTION

### STANDARD PREMIUMS<sup>8</sup>

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	15.69		12.88	
1	15.70		12.91	
2	15.72		12.96	
3	15.74		12.98	
4	15.75		13.01	
5	15.77		13.06	
6	16.22		13.30	
7	16.68		13.55	
8	17.14		13.80	
9	17.59		14.04	
10	18.05		14.28	
11	18.87		14.59	
12	19.69		14.64	
13	20.49		14.92	
14	21.30		15.23	
15	22.12		15.52	
16	22.43		15.63	
17	22.52		15.68	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
18	17.03	26.72	12.44	16.29
19	17.05	26.76	12.48	16.32
20	17.07	26.78	12.58	16.45
21	17.26	27.03	12.88	16.85
22	17.46	27.29	13.19	17.22
23	17.64	27.54	13.49	17.62
24	17.86	27.81	13.80	18.00
25	18.04	28.06	14.10	18.37
26	18.35	28.51	14.42	18.86
27	18.68	29.04	14.74	19.37
28	19.06	29.64	15.09	19.93
29	19.49	30.31	15.47	20.53
30	19.96	31.08	15.93	21.24
31	20.42	31.86	16.42	21.96
32	20.99	32.80	16.97	22.77
33	21.63	33.86	17.59	23.69
34	22.37	35.10	18.28	24.72
35	23.14	36.38	19.01	25.79
36	24.06	37.83	19.76	26.89
37	25.00	39.32	20.52	27.98
38	26.02	40.94	21.33	29.14
39	27.11	42.67	22.18	30.33
40	28.29	44.55	23.06	31.55
41	29.30	45.87	23.87	33.21
42	30.36	47.26	24.70	34.88

AGE	MALE		FEMALE	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
43	31.40	48.65	25.58	36.49
44	32.46	50.02	26.47	38.05
45	33.35	51.69	26.72	40.11
46	33.90	52.84	26.97	41.22
47	34.45	54.23	27.22	42.58
48	35.00	55.77	27.48	44.04
49	35.55	57.50	27.73	45.70
50	36.10	59.10	27.98	47.16
51	38.17	62.98	29.48	50.00
52	40.24	66.78	30.98	52.65
53	41.90	70.83	32.49	55.44
54	43.50	75.00	33.98	58.24
55	45.07	78.30	35.48	59.85
56	46.72	82.66	36.71	62.19
57	48.85	86.90	37.94	64.28
58	50.98	91.33	39.18	66.36
59	53.11	96.25	40.41	68.67
60	55.23	101.95	41.64	71.44
61	58.79	109.62	43.83	75.27
62	62.35	117.29	46.03	79.10
63	65.91	124.95	48.23	82.95
64	69.48	132.61	50.43	86.78
65	73.04	140.28	53.18	90.61
66	81.28	150.64	57.91	96.72
67	89.54	161.01	62.64	102.81
68	97.79	171.38	67.36	108.90
69	106.04	181.75	72.09	114.99
70	114.29	192.11	76.82	121.08
71	121.99	204.19	82.42	130.21
72	129.69	213.29	88.01	139.36
73	137.38	222.39	93.61	148.48
74	145.08	231.51	99.21	157.63
75	152.78	240.63	104.80	166.76
76	168.04	259.51	116.06	179.00
77	182.36	278.40	126.73	194.73
78	197.22	297.28	137.80	212.75
79	207.18	316.17	145.48	225.54
80	217.13	335.05	153.15	238.34
81	247.61	366.88	174.37	252.95
82	267.54	398.71	188.19	271.90
83	287.83	430.55	202.21	290.83
84	308.43	462.38	216.49	308.20
85	322.08	494.22	230.97	325.58

<sup>8</sup> Unisex-Male rates for Montana

## IMMEDIATE SOLUTION

### ACCIDENTAL DEATH BENEFIT RIDER (ADR) PREMIUMS

Annual premiums per unit (\$1,000) of insurance

AGE	ANNUAL	AGE	ANNUAL	AGE	ANNUAL	AGE	ANNUAL
18	2.20	32	2.35	46	2.63	60	3.33
19	2.21	33	2.37	47	2.65	61	3.44
20	2.22	34	2.38	48	2.67	62	3.56
21	2.23	35	2.39	49	2.71	63	3.71
22	2.24	36	2.41	50	2.73	64	3.86
23	2.26	37	2.43	51	2.76	65	4.03
24	2.27	38	2.45	52	2.79	66	4.24
25	2.28	39	2.48	53	2.84	67	4.49
26	2.29	40	2.50	54	2.89	68	4.79
27	2.30	41	2.52	55	2.95	69	5.09
28	2.31	42	2.54	56	3.01	70	5.46
29	2.32	43	2.56	57	3.08		
30	2.33	44	2.59	58	3.16		
31	2.34	45	2.61	59	3.25		



## 10-PAY SOLUTION

### PREFERRED PREMIUMS<sup>8</sup>

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	18.23		16.44	
1	18.55		16.72	
2	18.85		16.99	
3	19.17		17.27	
4	19.48		17.54	
5	19.80		17.82	
6	20.34		18.23	
7	20.88		18.64	
8	21.43		19.06	
9	21.96		19.47	
10	22.51		19.88	
11	23.29		20.39	
12	24.08		20.90	
13	24.85		21.42	
14	25.64		21.93	
15	26.42		22.44	
16	28.37		23.64	
17	30.32		24.85	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
18	25.49	32.28	19.61	26.07
19	25.94	34.22	19.96	27.28
20	26.39	36.17	20.40	28.49
21	28.07	37.21	21.03	29.40
22	29.75	38.25	21.67	30.30
23	31.43	39.29	22.30	31.19
24	33.11	40.33	22.93	32.09
25	34.79	41.37	23.57	33.00
26	35.58	42.78	25.36	34.85
27	36.36	44.19	27.16	36.70
28	37.16	45.61	28.94	38.54
29	37.95	47.02	30.74	40.40
30	38.74	48.43	32.53	42.25
31	39.50	49.45	33.30	43.05
32	40.27	50.47	34.07	43.84
33	41.03	51.49	34.85	44.64
34	41.80	52.51	35.62	45.44
35	42.57	53.53	36.38	46.23
36	43.21	54.76	37.27	47.15
37	43.85	55.99	38.15	48.06
38	44.51	57.23	39.03	48.97
39	45.15	58.45	39.92	49.88
40	45.79	59.68	40.80	50.79
41	48.52	62.99	42.39	53.53
42	51.25	66.28	43.99	56.27

AGE	MALE		FEMALE	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
43	53.98	69.58	45.57	59.00
44	56.72	72.87	47.16	61.74
45	59.44	76.18	48.76	64.47
46	61.38	78.11	50.73	66.14
47	63.32	80.04	52.68	67.81
48	65.25	81.96	54.65	69.48
49	67.19	83.89	56.61	71.16
50	69.13	85.82	58.58	72.83
51	71.10	88.17	60.36	74.74
52	73.07	90.51	62.15	76.65
53	75.03	92.84	63.95	78.57
54	77.00	95.18	65.73	80.48
55	78.97	97.53	67.52	82.39
56	80.23	98.47	68.78	83.16
57	81.48	99.41	70.04	83.94
58	82.74	100.36	71.31	84.73
59	84.00	101.30	72.57	85.51
60	85.26	102.24	73.83	86.28
61	88.15	105.66	75.92	88.34
62	91.04	109.08	78.01	90.40
63	93.93	112.48	80.09	92.46
64	96.82	115.90	82.19	94.52
65	99.71	119.32	84.27	96.58
66	103.48	124.18	86.84	99.86
67	107.26	129.02	89.41	103.14
68	111.03	133.88	91.98	106.44
69	114.82	138.73	94.55	109.72
70	118.59	143.59	97.12	113.00
71	122.83	149.51	100.74	117.50
72	127.08	155.42	104.36	122.01
73	131.33	161.35	107.98	126.52
74	135.57	174.23	111.60	131.02
75	139.81	180.40	115.22	135.52
76	148.70	194.63	121.97	145.16
77	157.58	208.85	128.72	154.81
78	166.47	223.08	135.48	164.45
79	175.35	237.30	142.22	174.10
80	184.24	251.53	148.97	183.73
81	195.31	272.29	156.40	195.39
82	206.39	293.04	163.83	207.04
83	217.46	313.80	171.27	218.69
84	238.06	334.55	178.70	239.94
85	249.59	355.31	186.13	252.08

<sup>8</sup> Unisex-Male rates for Montana

## 10-PAY SOLUTION

### STANDARD PREMIUMS<sup>8</sup>

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	20.68		17.85	
1	20.84		18.02	
2	21.01		18.19	
3	21.18		18.37	
4	21.35		18.55	
5	21.51		18.72	
6	22.23		19.18	
7	22.95		19.64	
8	23.66		20.10	
9	24.38		20.56	
10	25.10		21.02	
11	26.26		21.62	
12	27.42		22.21	
13	28.57		22.81	
14	29.73		23.40	
15	30.88		24.00	
16	32.45		25.56	
17	34.00		27.11	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
18	26.57	35.57	20.64	28.66
19	27.00	37.12	21.00	30.21
20	27.32	38.69	21.46	31.77
21	29.18	40.00	22.31	32.79
22	31.05	41.32	23.17	33.82
23	32.91	42.64	24.03	34.85
24	34.77	43.96	24.89	35.88
25	36.63	45.27	25.75	36.90
26	37.38	46.93	27.64	38.23
27	38.12	48.60	29.53	39.55
28	38.87	50.25	31.42	40.87
29	39.61	51.91	33.31	42.19
30	40.36	53.57	35.20	43.52
31	41.20	54.46	35.71	45.01
32	42.05	55.35	36.22	46.50
33	42.89	56.26	36.73	48.00
34	43.74	57.15	37.24	49.49
35	44.58	58.04	37.75	50.99
36	45.41	59.46	38.62	51.57
37	46.23	60.88	39.48	52.15
38	47.06	62.30	40.36	52.73
39	47.88	63.72	41.22	53.31
40	48.71	65.15	42.10	53.89
41	52.14	69.75	44.31	57.52
42	55.56	74.37	46.54	61.15

AGE	MALE		FEMALE	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
43	58.98	78.98	48.76	64.78
44	62.40	83.60	50.99	68.41
45	65.83	88.20	53.20	72.04
46	68.16	90.75	55.37	73.97
47	70.49	93.29	57.54	75.90
48	72.84	95.84	59.71	77.83
49	75.17	98.38	61.88	79.76
50	77.50	100.92	64.05	81.69
51	79.96	104.14	66.03	84.04
52	82.42	107.36	68.02	86.39
53	84.87	110.57	69.99	88.73
54	87.33	113.79	71.98	91.08
55	89.79	117.00	73.96	93.44
56	92.29	118.92	75.83	95.31
57	94.79	120.85	77.70	97.18
58	97.30	122.77	79.58	99.06
59	99.79	124.70	81.46	100.93
60	102.30	126.62	83.33	102.81
61	106.54	132.21	86.04	105.83
62	110.78	137.80	88.75	108.85
63	115.04	143.39	91.47	111.89
64	119.28	148.97	94.18	114.91
65	123.52	154.56	96.89	117.94
66	128.53	161.47	100.44	122.22
67	133.54	168.39	103.98	126.50
68	138.55	175.31	107.53	130.79
69	143.55	182.23	111.07	135.07
70	148.56	197.02	114.61	139.35
71	154.51	206.23	119.55	145.80
72	160.46	215.44	124.48	152.24
73	166.41	224.64	129.42	158.67
74	172.36	233.85	134.35	165.11
75	178.31	243.06	139.29	171.55
76	189.09	262.13	147.24	183.53
77	199.87	281.21	155.17	195.51
78	210.66	300.28	163.12	216.13
79	221.44	319.36	171.06	228.61
80	232.22	338.43	179.01	241.09
81	248.25	370.59	189.14	258.65
82	275.27	402.74	199.28	276.20
83	291.96	434.90	209.40	293.76
84	308.64	467.05	219.54	311.31
85	325.33	499.21	239.24	328.87

<sup>8</sup> Unisex-Male rates for Montana



## EASY SOLUTION

### PREMIUMS<sup>8</sup>

Annual premiums per unit (\$1,000) of insurance

AGE	MALE	FEMALE
18	37.74	28.48
19	38.29	29.05
20	38.83	29.61
21	39.38	30.17
22	39.93	30.75
23	40.48	31.30
24	41.04	31.87
25	41.59	32.43
26	42.19	32.95
27	42.85	33.44
28	43.50	33.97
29	44.06	34.56
30	44.52	35.30
31	44.63	36.07
32	44.74	37.01
33	44.86	38.13
34	45.01	39.47
35	45.33	40.81
36	47.79	42.67
37	49.91	44.43
38	52.36	46.31
39	55.44	48.66
40	59.04	51.17
41	61.48	53.26
42	64.26	55.43
43	66.94	57.50
44	69.51	59.46
45	72.13	61.48
46	74.58	63.09
47	77.17	64.81
48	79.84	66.52
49	81.94	67.70

AGE	MALE	FEMALE
50	83.93	68.76
51	87.47	70.99
52	90.91	73.13
53	94.45	75.38
54	98.02	77.65
55	102.11	80.25
56	105.45	82.50
57	108.54	84.61
58	111.73	86.84
59	115.47	89.39
60	120.10	92.45
61	126.98	96.78
62	133.86	101.13
63	140.71	105.48
64	147.59	109.82
65	154.47	114.16
66	161.38	119.68
67	168.30	125.22
68	175.20	130.74
69	182.11	136.26
70	201.71	141.79
71	214.40	148.84
72	227.10	155.89
73	239.78	162.95
74	252.49	169.99
75	265.18	177.05
76	285.79	189.04
77	311.96	201.04
78	341.84	213.05
79	363.37	236.82
80	384.91	250.26

<sup>8</sup> Unisex-Male rates for Montana

## CALCULATING A RATE

MODE OF PAYMENT <sup>9</sup>	POLICY FEE (Face amounts less than \$5,000)	POLICY FEE (Face amounts \$5,000+)	MODAL FACTOR
Annual	\$60.00	\$42.00	1.00
Semiannual	N/A	N/A	0.51
Quarterly	N/A	N/A	0.2575
EFT (monthly)	N/A	N/A	0.086

<sup>9</sup> You must calculate the total annual cost first to properly calculate the other modes of payment (see below example).

### EXAMPLE USING THE IMMEDIATE SOLUTION PRODUCT:

#### Male, age 55, face amount \$15,000 (15 units), preferred nontobacco, monthly EFT

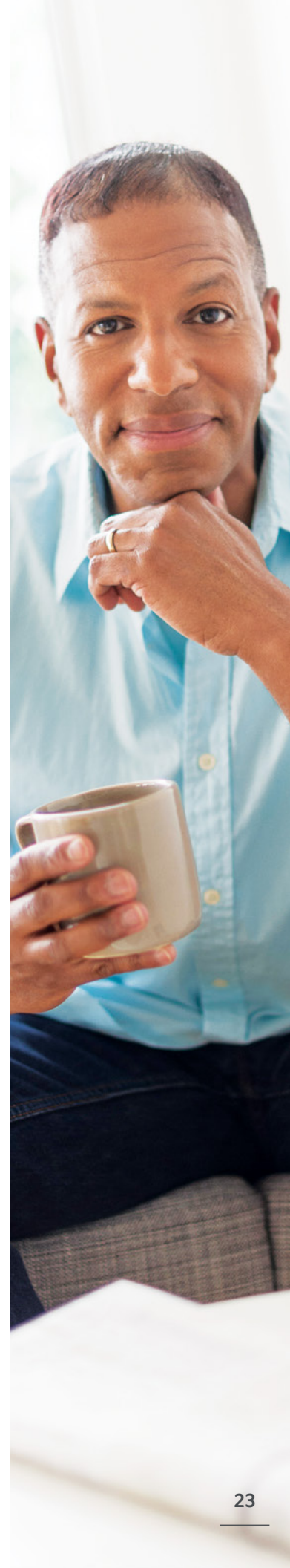
1. Take the annual rate per \$1,000 (unit) from rate table **\$37.38**
2. Multiply by the number of units  $\$37.38 \times 15 = \mathbf{\$560.70}$
3. Add policy fee **\$42.00**
4. Add the sums of steps 2 and 3 for total annual cost  $\$560.70 + \$42.00 = \mathbf{\$602.70}$
5. Multiply by modal factor and round to nearest cent  $\$602.70 \times 0.086 = \mathbf{\$51.83 \text{ per month}}$

#### 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 19 **\$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  $\$3.81 + \$51.83 = \mathbf{\$55.64}$

#### 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  $\$3.44 + \$55.64 = \mathbf{\$59.08 \text{ (per month)}}$



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