Transamerica®

Transamerica FE Express Solution℠ and
Transamerica Graded FE Express Solution℠

A game-changing experience

For Agent Use Only. Not for Use With the Public.

Transamerica FE Express Solution

Game changing for you. Life changing for clients.

Our time on Earth brings boundless joys and challenges alike. And when the time comes, we all want to focus on what really matters – family, not finances. Help give your clients a quick, easy solution so they can worry less about unexpected financial burdens and get back to living.

Introducing the new *Transamerica FE Express Solution*SM

It starts with a streamlined, fully integrated, all-digital experience for you and your clients, with 100% instant decisions, text and email signature options, and electronic policy delivery in as fast as 10 minutes. Clients can choose from multiple, flexible payment options to meet their evolving needs in today's market place. And you get the competitive edge of a specialized funeral planning benefit your clients will love.

Transamerica FE Express Solution

Instant decisioning

Fast and convenient underwriting and an all-digital platform redefines how you sell and manage policies – virtually or in person. Save time, increase productivity, and improve placement rates! And, in most cases, in **10 minutes** or less.

Up to $100,000 permanent life insurance protection with guaranteed level premiums

Built to help keep promises for generations to come, the *Transamerica FE Express Solution* provides guaranteed level premiums and permanent lifetime protection.

Funeral planning services at no additional cost

Give your clients more than life insurance protection with personalized, optional funeral planning support when they need it most. Preparing estate documents, selecting a preferred funeral home, and securing personal information are all made easy with the support of a dedicated care team providing **24/7** assistance for your clients.[1]

[1] Funeral planning services not available in AK, MI, OR, & VA.

Table of contents

	Transamerica FE Express Solution℠	*Transamerica Graded FE Expense Solution*℠
Product Type	Nonparticipating whole life	Nonparticipating whole life
Product Description	Immediate level death benefit — first day full coverage can be obtained in as few as **10** minutes with the *Concierge Planning Rider*℠/*Benefit* that provides funeral concierge services and legacy planning tools at no additional cost.	Graded death benefit during the first two policy years — coverage can be obtained in as few as **10** minutes with the *Concierge Planning Rider*℠/*Benefit* that provides funeral concierge services and legacy planning tools at no additional cost.
Premium Paying Period	Level premiums to age **121**	Level premiums to age **121**
Risk Classes	Select Nontobacco Select Tobacco Premier[1]	Nontobacco Tobacco
Issue Ages	**18-85**	**18-80**
Ownership	Insured same as owner	Insured same as owner
Issue Ages Based Upon	Age last birthday	Age last birthday
Face Amounts	Minimum: **$5,000/$10,000 for Premier[1]** Maximum: Ages 18-75: **$100,000** Ages 76-85: **$25,000**	Minimum: **$5,000** Maximum: All ages: **$25,000**
Benefit Period	This product matures at age **121**.	This product matures at age **121.**
Death Benefit[2]	Guaranteed	If the insured dies within the first two Policy Years and the Insured's death is not Accidental Death as defined in this policy, the death benefit will be limited to **110%** of the premiums received from the Policy date to the date of death, minus any loan balance. Death Benefit after first two policy years is based on Face Amount for death of the Insured regardless of cause of death.
Policy Loans	The policy loan rate is variable, not to exceed 8%.	The policy loan rate is variable, not to exceed 8%.
Available Riders (Riders subject to state availability)	• Accelerated Death Benefit Rider with Nursing Home Benefit[3] • Accelerated Death Benefit Rider[4] • *Concierge Planning Rider*[5] • Terminal Illness Accelerated Death Benefit Rider[6]	• *Concierge Planning Rider*[5]
Premium Modes and Payment Options	Monthly or Annual Premium Modes • Direct payments from checking/savings account (ACH) • Credit card • Debit card • Social Security Direct Express® Debit MasterCard®	Monthly or Annual Premium Modes • Direct payments from checking/savings account (ACH) • Credit card • Debit card • Social Security Direct Express® Debit MasterCard®
Modal Factors	Annual: **1.000** Monthly **0.0860**	Annual: **1.000** Monthly **0.0860**
Policy Fee	**$42** per year	**$42** per year
State Availability Exclusions	GU, NY, PR, & VI	GU, NY, PR, & VI
State Exclusions for Replacements	Available in all states	Available in all states
Conversion	Conversions are not allowed.	Conversions are not allowed.
Citizenship	Available for all U.S. citizens. If the client is not a U.S. citizen, they must have a valid green card that does not expire within the next **90** days.	Available for all U.S. citizens. If the client is not a U.S. citizen, they must have a valid green card that does not expire within the next **90** days.

Additional underwriting qualifications begin on page 8.

[1] Premier rate class is not available in California.

[2] Any death benefits paid will be paid minus the loan balance, if any. Death benefit is not guaranteed during contestability and suicide exclusion periods.

[3] Accelerated Death Benefit Rider with Nursing Home Benefit is not available in California and Florida.

[4] Accelerated Death Benefit Rider is available for Florida only.

[5] In California, Florida, and Maryland, this benefit is called the *Concierge Planning Benefit*. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy.

[6] Terminal Illness Accelerated Death Benefit Rider is available in California only.

Personalize your clients' plans

Funeral planning benefits included on every policy at no additional cost[1]

Additional Services Rider (also known as the *Concierge Planning Rider*℠)

With the *Concierge Planning Rider*, your clients get support they need at one of life's most difficult times. This rider provides funeral concierge services through an independent, third party service provider[2] and offers an array of tools and benefits:

24/7 assistance

Consumer advocates are available 24/7 to assist with all funeral-related needs

Legacy planning

Easy-to-use tools to create a will, healthcare directive, power of attorney, and other customized legal documents

Protect documents

Unlimited secure cloud storage for clients' personal data and documents

Compare costs

Decision-making and budgeting made simple with on-demand comparisons of funeral home prices by geographic location

Charges

There is no direct premium or monthly deduction cost for this rider.

Issue ages & rider min/max

Issue ages are the same as the base policy.

Eligibility

Available on all policies once the owner signs the Consent to Share Information Form.

Availability after issue

This rider cannot be added post issue.

Addition & reinstatements

If the policy is reinstated, the rider may be reinstated.

Termination of rider

The rider will terminate for the following reasons:

- The policy lapses.
- Owner/primary insured revoke the consent to sharing the primary insured's personal information.
- We terminate our relationship with the funeral planning company or the funeral planning company ceases to do business.
- The policy is surrendered.

[1] Availability of the Additional Services Rider is subject to state approval, and it is not available in AK, MI, OR, and VA. In California, Florida, and Maryland, this service is called the *Concierge Planning Benefit*. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy.

[2] The funeral planning service and any associated warranty provided by a third party service provided are solely provided by the third party service provider and not by Transamerica Corporation or any of its affiliates.

Additional benefits and riders

Transamerica's expedited claims process

On qualifying policies, a portion of the death benefit may be paid to the insured's beneficiary in as fast as 72 hours from the time the required paperwork is received and is in good order. Transamerica's expedited claims process can pay up to $100,000 of the total death benefit to cover funeral-related or any other qualifying expenses that may arise.[1]

The following riders offer customizable protection and have fees and/or require an additional premium.

Accelerated Death Benefit Riders[2,3]

Available on *Transamerica FE Express Solution*℠ at no additional premium cost to the applicant. The accelerated death benefit riders offer additional flexibility to access the policy's death benefit during the life of the insured. Administrative fees apply at the time of the claim.[3]

Some riders are not available if the applicant needs any assistance in performing daily living activities at the time of application.[3]

Accelerated Death Benefit Rider with Nursing Home Benefit (not available in California or Florida)

The Accelerated Death Benefit 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 home facility.

Accelerated Death Benefit Rider (available in Florida only)

In Florida, the Accelerated Death Benefit 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 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.

Terminal Illness Accelerated Death Benefit Rider (available in 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 from the date of a Physician's Statement.

How the benefit is determined

Policy death benefit that would be in force at the end of 12 months following the acceleration date discounted for 12 months − Premiums necessary to provide insurance to the date of the Accelerated Death Benefit payment − Loan balance − Administrative charge

= Benefit amount

[1] Subject to qualifications and two-year contestability period.

[2] Benefits provided through the Accelerated Death Benefit and Terminal Illness Accelerated Death Benefit Riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under riders will reduce the death benefit or terminate the policy, see the terms of individual rider for details. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full. Accelerated Death Benefit Riders are not available on the *Transamerica Graded FE Express Solution*℠.

[3] The optional rider information is a general description of how riders work. Refer to your policy quote for a complete explanation of the terms. Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. For complete details, including charges, terms, and conditions of each rider and the exact coverage provided, please consult your agent.

Faster decisions. Faster sales.

***Transamerica FE Express Solution*SM provides an easy, straightforward, all-digital experience – from quote to application to decisioning and policy delivery – all in as fast as 10 minutes to qualified applicants.**

All-digital application and agent dashboard

No matter how you sell – in person or virtually – the *Transamerica FE Express Solution* provides a fast, simple application for greater control and flexibility. Before your client applies, you can quote coverage by premium or death benefit to fit their needs and budget. The quote parameters automatically carry over to pre-fill the application, which may save you and your client time. You can also skip the quote and start an application at any time.

The streamlined digital application is designed to deliver coverage in as fast as 10 minutes. It automatically saves your progress and inputs so you and your client can return to complete it later, if necessary. Your agent dashboard provides a convenient snapshot of your current applications by status so you can efficiently manage your business.

You'll access your agent dashboard from Agent Home. New to Agent Home? Simply activate your Agent Home Page using your agent/producer ID number (referred to as an advisor number).

Real-time underwriting decisions

There are no invasive underwriting requirements, and the all-digital underwriting engine provides an immediate, consistent, point-of-sale underwriting decision for every application. The application will never be referred to an underwriter.

Not sure whether your client will qualify for coverage? No problem. The simple pre-qualification tool can save you time and helps you quote with confidence. The tool is designed to identify common medical conditions and lifestyle information that may result in an adverse underwriting decision or risk class.

Coverage in as fast as 10 minutes

The streamlined and intuitive application experience collects the relevant information at every step of the process. You'll receive a notification once the first premium processes and coverage begins. Your client's digital policy will be delivered electronically via their customer portal.

Convenient customer portal

After clients obtain coverage, they can access their digital policy and review policyholder notifications – including concierge planning registration instructions – in their customer portal. Additionally, clients can easily manage their policy 24/7/365. It's another way Transamerica keeps insurance simple so your clients can focus on what matters most, and you can focus on growing your business.

Customer portal self-service capabilities:[1]

- View policy documents
- Review correspondence
- Update billing and payment preferences
- View payment history
- Update contact information
- Complete most policy change forms

[1] Some exclusions may apply.

Underwriting guidelines

Our approach

Transamerica and our third party administrators utilize a digitally enabled underwriting process built to deliver quick, consistent decisions. This process provides a streamlined approach to underwriting risk selection, focusing on applicant-specific data such as personal history, height/weight, and health conditions.

Electronic medical data

For maximum convenience, the new process prioritizes simplicity when it comes to collecting clients' health information.

- Straightforward personal history and lifestyle questions combined with diagnostic and prescription data direct from the healthcare provider eliminate the need for lengthy, intrusive health questions and traditional medical records.
- 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, payer, and beneficiary or beneficiaries. Underwriting reserves the right to make the final determination on the issuance of any policy.

An application is valid for 60 days.

Did you know?

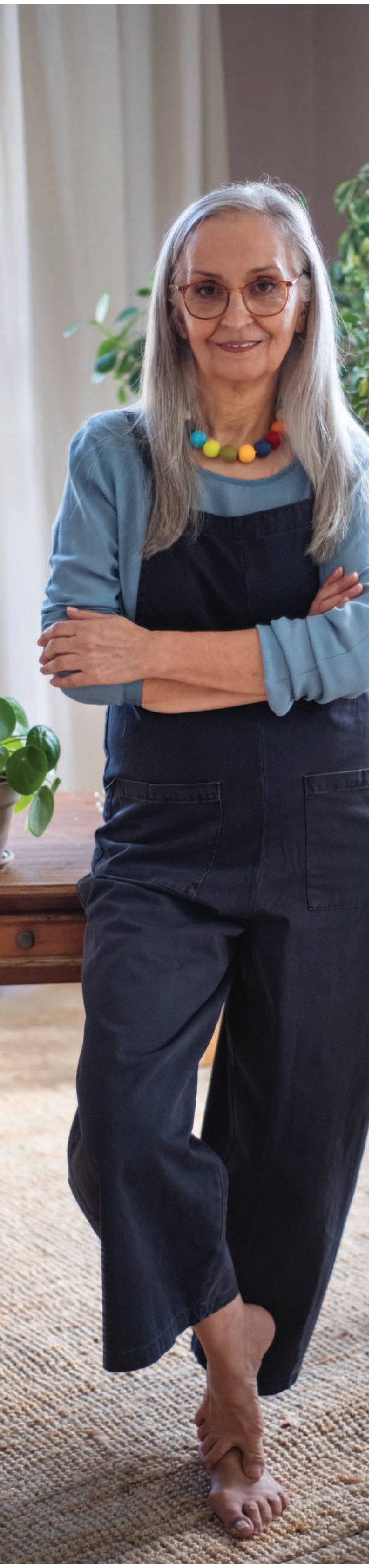
Your client may request more information about the health data we received in making our decision by contacting Milliman:

Email:
FCRAReport@milliman.com

Phone:
877-211-4816

Mail:
P.O. Box 2223, Brookfield, WI 53008

Adult personal history



Transamerica uses new underwriting rules to offer the best rate possible and does not stack nonrelated medical conditions.

The proposed insured will most likely be PREMIER if …

- They demonstrate favorable health characteristics, meet Premier build guidelines, and do not have medical, prescription, or lifestyle factors that would result in a Select, Graded, or Decline.

The proposed insured will most likely qualify for SELECT if …

- Their medical conditions, lifestyle factors, and height/weight are ALL (rated Select) or they have multiple nonrelated medical conditions that are each independently (rated Select).

The proposed insured will most likely qualify for GRADED if …

- They have one medical condition (rated Graded), height/weight are Select, and ALL lifestyle factors are Select OR
- They have more than one medical condition (rated Graded) that is not considered a comorbidity or they have multiple nonrelated medical conditions that are each independently (rated Graded).

The proposed insured will most likely be declined if …

- They have one medical condition or one lifestyle factor that is rated as a Decline OR
- Their height/weight is rated as Decline OR
- They have more than one comorbidity

- Lifestyle factors include questions related to alcohol/drug use, driving record, and felonies. See Adult Single-Condition Decision Chart for specific Lifestyle ratings.
- A comorbidity refers to the presence of one or more additional diseases or disorders co-occurring in an individual. These conditions interact with each other, complicating medical management and treatment. (Example of comorbidity is tobacco use in combination with supplemental oxygen use).

Adult single-condition decision chart

Condition	Timeframe	Decision
Alcohol treatment	<2 years 2–5 years >5 years	Decline Select Premier
Alzheimer's disease	Ever	Decline
Amputation, not due to trauma	Ever	Decline
Amyloidosis	Ever	Select
Amyotrophic lateral sclerosis (ALS)	Ever	Decline
Angina (heart-related chest pain)	5 years	Premier
Anxiety	1 year	Premier
Aortic aneurysm	Ever	Select
Arrhythmia, heart	5 years	Premier
Atrial fibrillation	5 years	Premier
Autism	Ever	Select
Bariatric weight loss surgery	Ever	Premier
Bedridden	Currently	Decline
Bell's palsy	Ever	Premier
Bipolar disorder	<5 years >5 years	Select Premier
Black lung disease	Ever	Select
Blindness	5 years	Premier
Blood clots (DVT), no complications	Ever	Premier
Brain aneurysm	<5 years >5 years	Select Premier
Bronchitis, chronic	Ever	Select
Cancer (recommended course of treatment completed, no spread to lymph nodes or other organs, and no recurrence)	With spread to lymph nodes or other organs, or recurrence, or cancer of multiple sites <2 years >2 years	Decline Decline See Cancer Decision chart on page 15
Cardiac surgery (pacemaker, stent, valvular, bypass, angioplasty, etc.)	<1 year 1–2 years >2 years	Select Premier Premier
Cardiomyopathy	Ever	Select
Cerebral palsy	Ever	Decline
Chest pain	5 years	Premier
Chronic kidney failure or recurrent dialysis	<1 year 1–5 years >5 years	Graded Select Premier
Chronic kidney insufficiency, mild to moderate (no kidney failure or dialysis)	Ever	Premier
Chronic pain (pain lasting longer than 6 months)	5 years	Premier
Cirrhosis	Ever	Graded

Adult single-condition decision chart cont'd

Condition	Timeframe	Decision
Cognitive disorder	Ever	Decline
Congestive heart failure (CHF)	Ever	Select
COPD, emphysema, chronic bronchitis	Ever	Select
Coronary artery disease (no heart attack, no surgery)	5 year	Premier
Creutzfeldt-Jakob Disease	Ever	Decline
Crohn's disease	Ever	Premier
Cystic fibrosis	Ever	Decline
Defibrillator, cardiac	Ever	Decline
Dementia	Ever	Decline
Depression, major	<5 years >5 years	Select Premier
Developmental disability	Currently employed Unemployed/disabled	Select Decline
Diabetes	Treated with insulin in the past 12 months Diagnosed before age 40 Diagnosed age >40, no insulin and no complications or comorbidities[1]	Select Select Premier
Diabetes with complications (eye, kidney, nerve, etc.)	Ever	Select
Dialysis, kidney	<1 year 1–5 years >5 years	Graded Select Premier
Down syndrome	Ever	Decline
Drug use	<2 years 2–5 years >5 years	Decline Select Premier
DWI/OWI/DUI	<2 years >2 years	Graded Premier
Eating disorder	<5 years >5 years	Select Premier
Ehlers-Danlos syndrome	Ever	Premier
Electric scooter/cart	1 year	Select
Emphysema, COPD, chronic bronchitis	Ever	Select
Encephalitis	Ever	Premier
Esophageal varices	<2 years >2 years	Decline Select
Felony charges, or have such charges pending	<2 years 2–10 years > 10 years	Decline Premier Premier
Gaucher's disease	Ever	Select
Gestational diabetes	Ever	Premier
Heart attack, single	<1 year >1 year	Select Premier

[1] Comorbidities may include heart disease, stroke, TIA, vascular disease, kidney disease, and liver disease.

Adult single-condition decision chart cont'd

Condition	Timeframe	Decision
Heart attacks, multiple	Ever	Select
Heart murmur	Ever	Premier
Heart surgery (pacemaker, stent, valvular, bypass, angioplasty, etc.)	<1 year 1–2 years >2 years	Select Premier Premier
Hemophilia or bleeding disorder	Ever	Select
Hepatitis B or C	<2 years 2–5 years >5 years	Select Premier Premier
Hereditary angioedema	Ever	Select
HIV or AIDS	Ever	Decline
Hospice palliative, home healthcare, or adult day care	Currently	Decline
Hospitalization (2 or more times), other than childbirth	1 year	Decline
Hunter syndrome	Ever	Select
Huntington's disease	Ever	Decline
Hydrocephalus	Ever	Select
Hypertension, controlled	Ever	Premier
Immune system disorders	Ever	Select
Incarceration or on probation or parole	Currently	Decline
Inpatient treatment for mental health disorder	<2 years 2–5 years >5 years	Graded Select Premier
Intellectual disability, mild	Ever	Select
Intellectual disability, moderate to severe	Ever	Decline
Irregular heartbeat	5 years	Premier
Kidney stone(s)	Ever	Premier
Liver disease/disorder (excluding fatty liver disease)	<2 years 2–5 years >5 years	Select Premier Premier
Liver failure	Ever	Graded
Marfan syndrome	Ever	Premier
Marijuana use	Ever	Premier
Memory loss	<2 years >2 years	Decline Premier
Mental health disorder resulting in inpatient treatment	<2 years 2–5 years >5 years	Graded Select Premier
Mental incapacity	Ever	Decline
Mixed connective tissue disease (MCTD)	Ever	Select
Monoclonal gammopathy	Ever	Select
Motor neuron disease	Ever	Decline
Multiple sclerosis	Ever	Select

Adult single-condition decision chart cont'd

Condition	Timeframe	Decision
Muscular dystrophy	Ever	Select
Myasthenia gravis	Ever	Premier
Myelodysplastic syndrome	<2 years 2–4 years >4 years	Decline Graded Select
Myeloproliferative disorder	Ever	Select
Neurofibromatosis	Ever	Select
Neuromuscular disorder	Ever	Select
Niemann-Pick disease	Ever	Select
"Nursing home, assisted living, or long term care facility"	Currently	Decline
Optic neuritis	<1 year >1 year	Select Premier
Organ transplant recipient or recommendation	Ever	Decline
Osteoporosis	Ever	Premier
Oxygen, supplemental (except for temporary condition immediately following injury or medical treatment/not exceeding 3 months)	<1 year >1year	Graded Premier
Pacemaker	<1 year 1–2 years >2 years	Select Premier Premier
Pancreatitis, chronic	Ever	Select
Paraplegia	Ever	Graded
Parkinson's disease	Ever	Select
Pending tests, surgery, hospitalization, medical diagnosis, or test results	6 months	Decline
Peripheral vascular/arterial disease (no amputation)	Ever	Select
Peripheral vascular/arterial disease (with amputation)	Ever	Decline
Pituitary adenoma	Ever	Premier
Poliomyelitis (polio)	Ever	Premier
Polycystic kidney disease	Ever	Select
Polymyositis	<3 years >3 years	Select Premier
Pompe disease	Ever	Select
Post-traumatic stress disorder (PTSD)	2 years	Premier
Pregnancy	Current	Premier
Premature birth (ages <4 only)	Born prior to 28 weeks 28–32 wks (current age <2 years) 28–32 wks (current age ≥2 years) 33 week or over	n/a n/a n/a n/a
Psoriatic arthritis	Ever	Premier
Pulmonary embolism	Ever	Premier

Condition	Timeframe	Decision
Pulmonary fibrosis	Ever	Decline
Pulmonary hypertension	Ever	Select
Quadriplegia	Ever	Graded
Reckless driving	<2 years >2 years	Graded Premier
Rheumatoid arthritis	Ever	Premier
Sarcoidosis	Ever	Premier
Schizophrenia	<5 years >5 years	Select Premier
Scleroderma	Ever	Premier
Seizures or epilepsy (excl. febrile seizures)	<1 year >1 year	Select Premier
Sickle cell anemia	Ever	Decline
Sleep apnea (CPAP/treatment without supplemental oxygen/ oxygen concentrator use)	Ever	Premier
Stroke or cerebrovascular attack	<5 years >5 years	Select Premier
Suicide attempt	<2 year 2–5 years >5 years	Decline Select Premier
Systemic lupus erythematosus (SLE)	Ever	Select
Terminal illness (life expectancy is 12 months or less)	Currently	Decline
Tobacco use	<1 year >1 year	Select Tobacco Premier
Tracheostomy	Ever	Select
Transient ischemic attack (TIA) or mini-stroke, single episode	<5 years >5 years	Select Premier
Tuberculosis	<1 year >1 year	Select Premier
Ulcerative colitis	Ever	Premier
Wasting syndrome	<1 year >1 year	Select Premier
Wernicke-Korsakoff syndrome	<2 years >2 years	Graded Select
Wheelchair confinement (except for temporary condition immediately following injury or medical treatment/not exceeding 3 months)	1 year	Graded
Wilson disease	Ever	Select
Wiskott-Aldrich syndrome	Ever	Select

Cancer decision chart

Cancer type (Recommended course of treatment completed, no spread to lymph nodes or other organs, and no recurrence)	Timeframe since last treatment	Decision
Breast or testicular[1] cancer	Less than 2 yrs 2–4 yrs ago 4 or more years ago	Decline Select Premier
Cervical[1] or prostate cancer, or melanoma[1]	Less than 2 yrs 2–5 yrs ago 5 or more yrs ago	Decline Select Premier
Thyroid cancer	Less than 2 yrs 2 or more yrs ago	Decline Premier
Bladder, kidney, or colorectal cancer	Less than 2 yrs 2–4 yrs ago 4–10 yrs ago 10 or more yrs ago	Decline Graded Select Premier
Other types of cancer	Less than 2 yrs 2–4 yrs ago 4 or more yrs ago	Decline Graded Select

[1] Acceptable if only type of treatment was surgery (no chemotherapy, radiation, or other types of treatment)

Prescription drugs that preclude coverage

Proposed insureds currently taking any of the medications below will not be eligible for coverage with *Transamerica FE Express Solution*SM or *Transamerica Graded FE Express Solution*SM. Note: This list is not exhaustive and is subject to change at any time.

Abacavir	Epzicom	Paraplatin
Acamprosate	Erleada	Pifeltro
Adlarity	Etravirine	Pomalyst
Adrucil	Evotaz	Prezcobix
Alimta	Exelon	Prograf
Antabuse	Gengraf	Raltegravir
Aricept	Genvoya	Rapamune
Atazanavir	Gleevec	Revlimid
Atripla	Imbruvica	Reyataz
Azathioprine	Imnovid	Ritonavir
Belbuca	Imuran	Rivastigmine
Bicalutamide	Intelence	Rukobia
Biktarvy	Isentress	Sandimmune
Brixadi	Juluca	Sirolimus
Bunavail	Kaletra	Sublocade
Buprenorphine HCl	Keytruda	Suboxone
Buprenorphine HCl - Naloxone	Lexiva	Subutex
Cabanuva	Lupron	Symtuza
Campral	Lynparza	Tabrecta
Casodex	Memantine	Tacrolimus
Cellcept	Mycophenolate mofetil	Tasigna
Cyclosporine	Myfortic	Thalomid
Cytoxan	Mytesi	Tivicay
Disulfiram	Naltrexone	Triumeq
Dolutegravir	Namenda	Vidaza
Donepazil	Neoral	Vivitrol
Dovato	Neosar	Xtandi
Eligard	Norvir	Ziagen
Eloxatin	Nubeqa	Zubsolv
Emtriva	Odefsey	Zytiga
Envarsus	Orgovyx	

Adult build chart

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

Body Mass Index:		15.000	16.499	16.500	18.499	18.500	42.000	42.001	46.000	46.001	48.000
Risk Class:		Graded		Select		Premier		Select		Graded	
Height (ft' in")	Height (in.)	Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper
4' 8"	56	67	75	76	82	83	187	188	205	206	214
4' 9"	57	70	76	77	85	86	194	195	212	213	221
4' 10"	58	72	78	79	88	89	201	202	220	221	229
4' 11"	59	75	81	82	91	92	207	208	227	228	237
5' 0"	60	77	84	85	94	95	215	216	235	236	245
5' 1"	61	80	87	88	97	98	222	223	243	244	254
5' 2"	62	83	90	91	101	102	229	230	251	252	262
5' 3"	63	85	93	94	104	105	237	238	259	260	270
5' 4"	64	88	96	97	107	108	244	245	268	269	279
5' 5"	65	91	99	100	111	112	252	253	276	277	288
5' 6"	66	93	102	103	114	115	260	261	285	286	297
5' 7"	67	96	105	106	118	119	268	269	293	294	306
5' 8"	68	99	108	109	121	122	276	277	302	303	315
5' 9"	69	102	111	112	125	126	284	285	311	312	325
5' 10"	70	105	114	115	128	129	292	293	320	321	334
5' 11"	71	108	118	119	132	133	301	302	329	330	344
6' 0"	72	111	121	122	136	137	309	310	339	340	353
6' 1"	73	114	125	126	140	141	318	319	348	349	363
6' 2"	74	117	128	129	144	145	327	328	358	359	373
6' 3"	75	121	131	132	148	149	336	337	368	369	384
6' 4"	76	124	135	136	151	152	345	346	377	378	394
6' 5"	77	127	139	140	156	157	354	355	387	388	404
6' 6"	78	130	142	143	160	161	363	364	398	399	415
6' 7"	79	134	146	147	164	165	372	373	408	409	426
6' 8"	80	137	150	151	168	169	382	383	418	419	436
6' 9"	81	140	153	154	172	173	392	393	429	430	447
6' 10'	82	144	157	158	176	177	401	402	439	440	459
6' 11"	83	147	161	162	181	182	411	412	450	451	470
7' 0"	84	151	165	166	185	186	421	422	461	462	481

Rate chart – Band 1

Annual premiums per unit **($1,000)** of insurance
Band 1: $5,000–$9,999

Age	Female		Male	
	Select Nonsmoker	Select Smoker	Select Nonsmoker	Select Smoker
18	51.53	53.87	54.68	57.07
19	57.13	59.95	60.73	63.34
20	58.53	61.47	62.25	64.91
21	59.00	62.18	62.48	65.41
22	59.46	62.90	62.71	65.91
23	59.92	63.61	62.95	66.41
24	60.38	64.33	63.18	66.91
25	60.85	65.04	63.42	67.41
26	63.01	67.64	65.50	69.94
27	65.17	70.24	67.58	72.48
28	67.33	72.83	69.66	75.01
29	69.49	75.43	71.74	77.54
30	71.65	78.03	73.82	80.08
31	72.23	79.06	74.55	81.46
32	72.81	80.08	75.27	82.83
33	73.40	81.11	76.00	84.21
34	73.98	82.13	76.73	85.59
35	74.56	83.16	77.46	86.97
36	74.41	83.64	77.32	87.51
37	74.25	84.12	77.19	88.04
38	74.10	84.60	77.06	88.58
39	73.95	85.08	76.93	89.11
40	73.80	85.56	76.79	89.65
41	75.44	88.61	78.64	92.94
42	77.08	91.66	80.49	96.24
43	78.72	94.71	82.34	99.53
44	80.36	97.76	84.19	102.83
45	82.00	100.81	86.04	106.13
46	79.07	98.68	83.50	104.62
47	76.14	96.55	80.96	103.12
48	73.21	94.43	78.42	101.62
49	70.28	92.30	75.88	100.11

Rate chart – Band 1 cont'd

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

Band 1: $5,000–$9,999

Age	Female		Male	
	Select Nonsmoker	Select Smoker	Select Nonsmoker	Select Smoker
50	67.34	90.17	73.34	98.61
51	68.77	92.66	75.63	102.64
52	70.19	95.15	77.92	106.67
53	71.61	97.64	80.21	110.71
54	73.04	100.14	82.50	114.74
55	74.46	102.63	84.79	118.77
56	74.44	102.82	85.95	121.38
57	74.43	103.00	87.10	124.00
58	74.41	103.19	88.26	126.62
59	74.39	103.38	89.41	129.23
60	74.38	103.57	90.57	131.85
61	77.06	106.56	94.46	137.23
62	79.75	109.55	98.36	142.60
63	82.44	112.53	102.25	147.98
64	85.13	115.52	106.15	153.35
65	87.81	118.51	110.04	158.73
66	90.44	121.02	113.77	162.60
67	93.07	123.53	117.51	166.48
68	95.70	126.03	121.24	170.36
69	98.33	128.54	124.97	174.24
70	100.95	131.05	128.70	178.11
71	107.72	138.14	138.12	188.84
72	114.49	145.23	147.53	199.57
73	121.26	152.33	156.95	210.30
74	128.03	159.42	166.37	221.02
75	134.80	166.51	176.61	231.75
76	144.93	177.53	191.61	250.27
77	155.07	188.54	207.43	268.78
78	165.20	199.56	223.25	287.30
79	175.34	210.57	239.08	305.82
80	185.47	221.59	254.90	24.34
81	206.83	248.69	289.38	369.99
82	228.19	275.78	323.86	15.64
83	249.55	302.88	360.62	461.29
84	270.91	329.98	397.69	506.94
85	292.27	357.08	434.77	552.59

Rate chart – Band 2

Annual premiums per unit **($1,000)** of insurance
Band 2: $10,000–$24,999

Age	Female			Male		
	Premier	Nonsmoker	Smoker	Premier	Nonsmoker	Smoker
18	17.73	19.38	33.04	19.03	21.92	36.08
19	19.01	20.79	35.41	20.39	23.48	38.55
20	19.66	21.50	37.77	21.08	24.26	41.01
21	19.93	21.88	38.45	21.27	24.46	41.49
22	20.19	22.26	39.13	21.47	24.65	41.97
23	20.46	22.64	39.81	21.67	24.84	42.46
24	20.73	23.02	40.48	21.87	25.03	42.94
25	21.00	23.40	41.16	22.07	25.23	43.42
26	21.78	24.29	42.95	22.85	26.06	45.15
27	22.55	25.19	44.75	23.62	26.89	46.88
28	23.33	26.08	46.54	24.40	27.72	48.61
29	24.11	26.97	48.33	25.18	28.56	50.34
30	24.89	27.87	50.12	25.96	29.39	52.07
31	25.27	28.39	51.08	26.40	30.02	53.36
32	25.65	28.90	52.04	26.85	30.64	54.65
33	26.04	29.42	52.99	27.30	31.27	55.94
34	26.42	29.94	53.95	27.74	31.90	57.23
35	26.80	30.46	54.91	28.19	32.52	58.53
36	27.04	30.95	55.76	28.47	33.07	59.43
37	27.28	31.44	56.62	28.75	33.61	60.33
38	27.52	31.93	57.47	29.04	34.15	61.23
39	27.76	32.42	58.32	29.32	34.70	62.13
40	24.84	40.78	59.18	27.68	43.86	63.03
41	25.30	41.21	61.99	28.37	44.51	66.07
42	25.77	41.65	64.81	29.06	45.16	69.11
43	26.24	42.09	67.62	29.74	45.80	72.14
44	26.71	42.53	70.44	30.43	46.45	75.18
45	27.17	42.96	73.25	31.11	47.10	78.22
46	27.65	43.53	72.92	31.94	47.93	78.50
47	28.13	44.11	72.59	32.78	48.77	78.78
48	28.60	44.68	72.26	33.61	49.60	79.07
49	29.08	45.25	71.93	34.44	50.43	79.35
50	29.56	45.82	71.60	35.27	51.27	79.63

Rate chart – Band 2 cont'd

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

Band 2: $10,000–$24,999

Age	Female			Male		
	Premier	Nonsmoker	Smoker	Premier	Nonsmoker	Smoker
51	30.45	46.42	73.99	36.49	52.54	83.48
52	31.34	47.01	76.38	37.72	53.81	87.32
53	32.23	47.61	78.78	38.94	55.08	91.17
54	33.12	48.20	81.17	40.17	56.35	95.02
55	34.01	48.80	83.56	41.39	57.63	98.86
56	35.23	50.08	84.46	43.06	59.80	102.11
57	36.45	51.36	85.35	44.73	61.98	105.37
58	37.67	52.64	86.25	46.40	64.16	108.62
59	38.89	53.93	87.14	48.07	66.33	111.87
60	40.11	55.21	88.04	49.74	68.51	115.12
61	41.69	57.56	90.91	52.31	72.06	120.30
62	43.27	59.91	93.79	54.87	75.62	125.47
63	44.85	62.26	96.67	57.44	79.17	130.65
64	46.43	64.61	99.54	60.00	82.72	135.83
65	48.01	66.96	102.42	62.57	86.28	141.00
66	50.68	70.65	105.00	66.47	91.67	144.88
67	53.36	74.34	107.59	70.38	97.06	148.76
68	56.03	78.03	110.18	74.28	102.45	152.63
69	58.71	81.73	112.76	78.19	107.84	156.51
70	61.38	85.42	115.35	82.09	113.23	160.39
71	67.54	94.68	122.14	90.43	125.91	170.71
72	73.70	103.94	128.94	98.76	138.58	181.02
73	79.85	113.20	135.73	107.09	151.26	191.34
74	86.01	122.46	142.53	115.43	163.94	201.66
75	92.17	131.72	149.33	123.76	176.61	211.98
76	98.82	144.91	159.30	133.66	191.17	229.09
77	105.48	155.07	169.28	143.55	205.73	246.21
78	112.14	165.20	179.26	153.45	220.29	263.32
79	118.79	175.34	189.24	163.34	234.84	280.44
80	125.45	185.47	199.22	173.24	249.40	297.55
81	139.74	206.83	219.77	191.85	286.48	331.53
82	154.02	228.19	240.32	210.46	323.55	365.51
83	168.31	249.55	260.87	229.07	360.62	399.49
84	182.59	267.15	281.42	247.69	397.69	433.48
85	196.88	284.52	301.96	266.30	434.77	467.46

Rate chart – Band 3

Annual premiums per unit **($1,000)** of insurance
Band 3: $25,000-$49,999

Age	Female			Male		
	Premier	Nonsmoker	Smoker	Premier	Nonsmoker	Smoker
18	9.56	11.13	18.98	10.81	13.56	21.87
19	10.27	11.96	20.36	11.60	14.53	23.34
20	10.63	12.38	21.75	11.99	15.01	24.80
21	10.89	12.74	22.40	12.19	15.20	25.27
22	11.15	13.11	23.05	12.38	15.39	25.75
23	11.41	13.47	23.70	12.58	15.58	26.22
24	11.67	13.84	24.35	12.77	15.77	26.69
25	11.93	14.20	25.00	12.97	15.96	27.16
26	12.42	14.79	26.25	13.45	16.49	28.34
27	12.90	15.38	27.50	13.94	17.02	29.53
28	13.38	15.97	28.74	14.42	17.55	30.72
29	13.86	16.55	29.99	14.90	18.08	31.91
30	14.34	17.14	31.24	15.38	18.61	33.10
31	14.71	17.64	32.15	15.81	19.21	34.33
32	15.08	18.14	33.07	16.24	19.81	35.56
33	15.45	18.64	33.98	16.68	20.41	36.79
34	15.82	19.13	34.90	17.11	21.01	38.02
35	16.19	19.63	35.81	17.54	21.61	39.25
36	16.60	20.27	36.92	17.98	22.30	40.41
37	17.01	20.91	38.03	18.43	22.99	41.56
38	17.41	21.56	39.14	18.88	23.69	42.72
39	17.82	22.20	40.25	19.32	24.38	43.87
40	23.23	35.48	41.36	26.08	38.56	45.03
41	23.69	35.92	44.01	26.76	39.21	47.89
42	24.16	36.36	46.66	27.45	39.86	50.75
43	24.63	36.79	49.32	28.13	40.51	53.61
44	25.10	37.23	51.97	28.82	41.16	56.47
45	25.56	37.67	54.62	29.51	41.81	59.34
46	26.04	38.24	55.50	30.34	42.64	60.82
47	26.52	38.81	56.38	31.17	43.47	62.29
48	26.99	39.39	57.26	32.00	44.31	63.77
49	27.47	39.96	58.13	32.83	45.14	65.25
50	27.95	40.53	59.01	33.66	45.97	66.73

Rate chart – Band 3 cont'd
Annual premiums per unit **($1,000)** of insurance
Band 3: $25,000–$49,999

Age	Female			Male		
	Premier	Nonsmoker	Smoker	Premier	Nonsmoker	Smoker
51	28.84	41.12	61.32	34.88	47.24	70.43
52	29.73	41.72	63.63	36.11	48.52	74.12
53	30.62	42.32	65.94	37.33	49.79	77.82
54	31.51	42.91	68.24	38.56	51.06	81.51
55	32.40	43.51	70.55	39.79	52.33	85.21
56	33.62	44.79	71.92	41.45	54.51	88.86
57	34.84	46.07	73.28	43.12	56.69	92.51
58	36.06	47.35	74.64	44.79	58.86	96.16
59	37.29	48.63	76.01	46.46	61.04	99.81
60	38.51	49.91	77.37	48.13	63.22	103.47
61	39.43	52.26	80.16	50.05	66.77	108.47
62	40.36	54.62	82.94	51.96	70.32	113.47
63	41.29	56.97	85.73	53.88	73.88	118.47
64	42.22	59.32	88.51	55.79	77.43	123.47
65	43.15	61.67	91.30	57.70	80.98	128.47
66	46.47	65.36	94.07	62.26	86.37	132.51
67	49.80	69.05	96.84	66.82	91.76	136.55
68	53.12	72.74	99.62	71.37	97.15	140.59
69	56.45	76.43	102.39	75.93	102.55	144.63
70	59.77	80.12	105.16	80.48	107.94	148.67
71	65.90	89.28	111.76	88.78	120.51	158.67
72	72.02	98.43	118.35	97.09	133.08	168.66
73	78.15	107.58	124.94	105.39	145.65	178.65
74	84.27	116.74	131.53	113.69	158.22	188.64
75	90.40	125.89	138.12	121.99	170.79	198.64
76*	98.82	144.91	159.30	133.66	191.17	229.09
77*	105.48	155.07	169.28	143.55	205.73	246.21
78*	112.14	165.20	179.26	153.45	220.29	263.32
79*	118.79	175.34	189.24	163.34	234.84	280.44
80*	125.45	185.47	199.22	173.24	249.40	297.55
81*	139.74	206.83	219.77	191.85	286.48	331.53
82*	154.02	228.19	240.32	210.46	323.55	365.51
83*	168.31	249.55	260.87	229.07	360.62	399.49
84*	182.59	267.15	281.42	247.69	397.69	433.48
85*	196.88	284.52	301.96	266.30	434.77	467.46

* Maximum face amount is $25,000

Rate chart – Band 4

Annual premiums per unit **($1,000)** of insurance
Band 4: $50,000–$100,000

Age	Female			Male		
	Premier	Nonsmoker	Smoker	Premier	Nonsmoker	Smoker
18	9.56	11.13	18.98	10.81	13.56	21.87
19	10.27	11.96	20.36	11.60	14.53	23.34
20	10.63	12.38	21.75	11.99	15.01	24.80
21	10.89	12.74	22.40	12.19	15.20	25.27
22	11.15	13.11	23.05	12.38	15.39	25.75
23	11.41	13.47	23.70	12.58	15.58	26.22
24	11.67	13.84	24.35	12.77	15.77	26.69
25	11.93	14.20	25.00	12.97	15.96	27.16
26	12.42	14.79	26.25	13.45	16.49	28.34
27	12.90	15.38	27.50	13.94	17.02	29.53
28	13.38	15.97	28.74	14.42	17.55	30.72
29	13.86	16.55	29.99	14.90	18.08	31.91
30	14.34	17.14	31.24	15.38	18.61	33.10
31	14.71	17.64	32.15	15.81	19.21	34.33
32	15.08	18.14	33.07	16.24	19.81	35.56
33	15.45	18.64	33.98	16.68	20.41	36.79
34	15.82	19.13	34.90	17.11	21.01	38.02
35	16.19	19.63	35.81	17.54	21.61	39.25
36	16.60	20.27	36.92	17.98	22.30	40.41
37	17.01	20.91	38.03	18.43	22.99	41.56
38	17.41	21.56	39.14	18.88	23.69	42.72
39	17.82	22.20	40.25	19.32	24.38	43.87
40	23.23	35.48	41.36	26.08	38.56	45.03
41	23.69	35.92	44.01	26.76	39.21	47.89
42	24.16	36.36	46.66	27.45	39.86	50.75
43	24.63	36.79	49.32	28.13	40.51	53.61
44	25.10	37.23	51.97	28.82	41.16	56.47
45	25.56	37.67	54.62	29.51	41.81	59.34
46	26.04	38.24	55.50	30.34	42.64	60.82
47	26.52	38.81	56.38	31.17	43.47	62.29
48	26.99	39.39	57.26	32.00	44.31	63.77

Rate chart – Band 4 cont'd

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

Band 4: $50,000–$100,000

Age	Female			Male		
	Premier	Nonsmoker	Smoker	Premier	Nonsmoker	Smoker
49	27.47	39.96	58.13	32.83	45.14	65.25
50	27.95	40.53	59.01	33.66	45.97	66.73
51	28.84	41.12	61.32	34.88	47.24	70.43
52	29.73	41.72	63.63	36.11	48.52	74.12
53	30.62	42.32	65.94	37.33	49.79	77.82
54	31.51	42.91	68.24	38.56	51.06	81.51
55	32.40	43.51	70.55	39.79	52.33	85.21
56	33.62	44.79	71.92	41.45	54.51	88.86
57	34.84	46.07	73.28	43.12	56.69	92.51
58	36.06	47.35	74.64	44.79	58.86	96.16
59	37.29	48.63	76.01	46.46	61.04	99.81
60	38.51	49.91	77.37	48.13	63.22	103.47
61	39.43	52.26	80.16	50.05	66.77	108.47
62	40.36	54.62	82.94	51.96	70.32	113.47
63	41.29	56.97	85.73	53.88	73.88	118.47
64	42.22	59.32	88.51	55.79	77.43	123.47
65	43.15	61.67	91.30	57.70	80.98	128.47
66	46.47	65.36	94.07	62.26	86.37	132.51
67	49.80	69.05	96.84	66.82	91.76	136.55
68	53.12	72.74	99.62	71.37	97.15	140.59
69	56.45	76.43	102.39	75.93	102.55	144.63
70	59.77	80.12	105.16	80.48	107.94	148.67
71	65.90	89.28	111.76	88.78	120.51	158.67
72	72.02	98.43	118.35	97.09	133.08	168.66
73	78.15	107.58	124.94	105.39	145.65	178.65
74	84.27	116.74	131.53	113.69	158.22	188.64
75	90.40	125.89	138.12	121.99	170.79	198.64

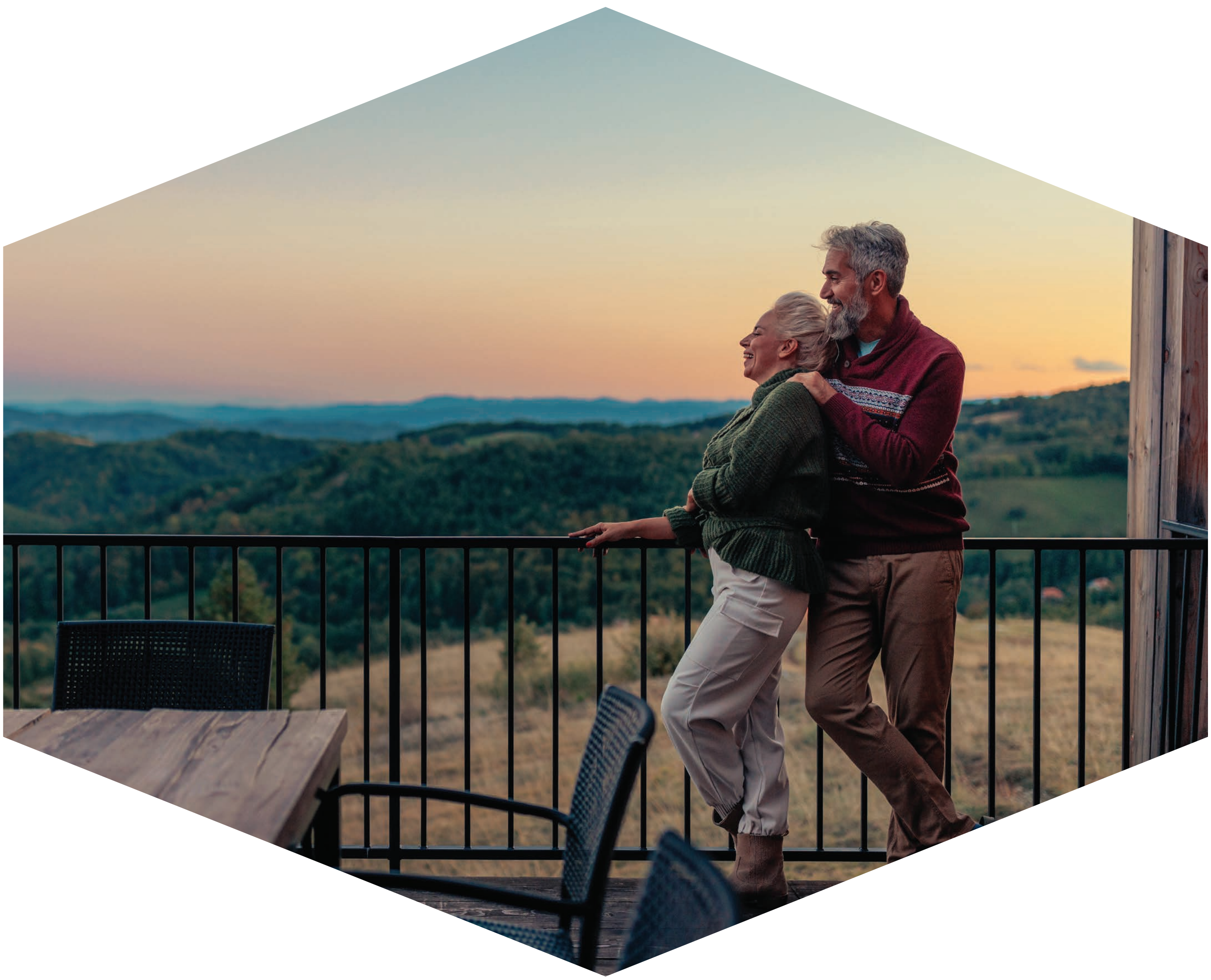
Calculating a rate

Annual policy fee: $42	
Payment mode	**Modal factor**
Monthly	0.0860
Annual	1.0000

Example

Male, age 55, face amount $15,000 (15 units), Select Nonsmoker, monthly EFT

1. Take the annual rate per $1,000 (unit) from *Transamerica FE Express Solution*SM rate table: **$57.63**
2. Multiply by the number of units: **$57.63** x 15 = **$864.45**
3. Add the annual policy fee of **$42.00**
4. Sum steps 2 and 3 for the total annual cost: **$864.45** + **$42.00** = **$906.45**
5. Multiply by the monthly modal factor and round to nearest cent: **$906.45** x 0.0860 = **$77.95** per month



Fast, easy protection so everyone can get back to life.

Let's get started today.

Visit **transamerica.com**

Transamerica FE Express Solution℠, Policy Form # ICC23 TPWL14IC-0123 and *Transamerica Graded FE Express Solution*℠, Policy Form # ICC23 TPWL15IC-0123 are whole life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy form and number may vary, and this product and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. Not all applicants will qualify for nonmedical underwriting. It is not guaranteed issue and the underwriter reserves the right to request additional medical exams and data.

Not available in New York.

For Agent Use Only. Not for Use With the Public.

3247945R11

Transamerica®