



An Accidental Death & Dismemberment insurance policy with Return of Premium benefit that can help clients meet financial obligations if they are injured or die as a result of an accident.

### POLICY FEATURES

- Guaranteed level premiums
- Built in Return of Premium benefit feature returns a portion of all premiums paid at the end of a specified time period\*
- Renewable to age 75
- Optional Additional Insured Rider and Waiver of Premium Benefit Rider (available at additional cost)

### FORMS CHECK LIST

To Home Office	Leave with Applicant/Owner
<input type="checkbox"/> Completed and signed application <input type="checkbox"/> Copy of a voided check <input type="checkbox"/> Replacement Form (if applicable)	<input type="checkbox"/> Signed Conditional Receipt (If remitting check or Initial Premium Withdrawal Form)  <input type="checkbox"/> Outline of Coverage <b>Applicable in the following states:</b> <b>AR, FL, GA, ID, IL, ME, NH, NV, OR, PA, SC, SD, TX, VT, WI &amp; WV</b>

### HEIGHT & WEIGHT LIMITS CHART

Applicant will not qualify if height and weight exceeds the limits.

Height	Weight	Height	Weight	Height	Weight
4' 10"	187	5' 6"	243	6' 2"	302
4' 11"	193	5' 7"	250	6' 3"	312
5' 0"	201	5' 8"	257	6' 4"	317
5' 1"	207	5' 9"	265	6' 5"	325
5' 2"	215	5' 10"	271	6' 6"	334
5' 3"	223	5' 11"	279	6' 7"	341
5' 4"	229	6' 0"	287	6' 8"	349
5' 5"	236	6' 1"	295	6' 9"	358

**Issue Ages:** Ages 20 to 60 (age last birthday)

**Death Benefit**

**Amounts Available:** \$50,000 to \$250,000

**Minimum Monthly Premium:** \$15

**Policy Fee:** \$45 Annually

**Monthly Modal Factor:** .0875

\*No premiums will be refunded until the policy has been in force for 6 years. The amount of premium returned will be based on the amount of time the policy stays in force and whether or not other benefits have been paid through riders or other policy provisions. No benefits will be paid if the policy terminates due to the payment of an Accidental Death or Dismemberment claim. The policy will contain a schedule showing the percentage of premiums available for return.



# ACCI-PROTECTOR

## Product and Rate Guide

### ANNUAL RATES per \$1000\*\*

Issue Age	AD&D Rates		Waiver of Premium	
	Base Premium	Spouse Premium	Base Rate	Spouse Rate
20	1.18	0.94	0.05	0.04
21	1.18	0.94	0.06	0.04
22	1.19	0.94	0.06	0.04
23	1.19	0.95	0.06	0.04
24	1.20	0.95	0.06	0.04
25	1.20	0.96	0.07	0.04
26	1.21	0.96	0.07	0.05
27	1.21	0.98	0.07	0.05
28	1.22	0.98	0.07	0.05
29	1.22	1.00	0.08	0.06
30	1.23	1.01	0.08	0.06
31	1.24	1.03	0.09	0.06
32	1.24	1.03	0.09	0.07
33	1.25	1.05	0.10	0.07
34	1.26	1.06	0.10	0.07
35	1.26	1.08	0.11	0.08
36	1.27	1.09	0.11	0.09
37	1.28	1.09	0.12	0.09
38	1.28	1.11	0.12	0.09
39	1.29	1.12	0.13	0.10
40	1.29	1.12	0.14	0.11
41	1.30	1.13	0.15	0.12
42	1.30	1.13	0.16	0.12
43	1.31	1.14	0.17	0.13
44	1.31	1.14	0.18	0.13
45	1.32	1.14	0.19	0.14
46	1.32	1.14	0.20	0.15
47	1.34	1.16	0.21	0.16
48	1.38	1.22	0.24	0.17
49	1.46	1.28	0.28	0.20
50	1.52	1.34	0.31	0.22
51	1.58	1.39	0.34	0.24
52	1.61	1.44	0.38	0.27
53	1.68	1.52	0.43	0.30
54	1.81	1.66	0.51	0.36
55	1.88	1.75	0.65	0.46
56	1.98	1.84	–	–
57	2.03	1.94	–	–
58	2.08	2.03	–	–
59	2.31	2.29	–	–
60	2.72	2.72	–	–

The Accidental Death Benefit which is equal to the Face Amount of the policy, is paid when loss of life results directly and independently of all other causes from an Accidental Bodily Injury. The Accidental Dismemberment Benefit pays a percentage of the Accidental Death Benefit should a client or his/her spouse (if covered by AIR rider) lose a limb or eyesight from an Accidental Bodily Injury. Accidental Bodily Injury means an injury that, directly and independently of all other causes, results from external and involuntary causes.

\*\*Plus policy fee of \$45. Same rates apply for Male, Female, Non-tobacco and Tobacco

The Acci-Protector is an Accidental Death and Dismemberment insurance policy (Form No. AD01 1004) underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy form and numbers may vary and this policy may not be available in all jurisdictions. Coverage is subject to certain conditions, limitations, and exclusions. Insurance eligibility and premiums are subject to underwriting.

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Transamerica Life Insurance Company

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