



ACCUMULATION UL

FLEXIBLE, ADJUSTABLE LIFE INSURANCE

ECONOMICAL LIFE INSURANCE WITH BUILT-IN LIFESTYLE PROTECTION FLEXIBILITY

Accumulation UL offers death benefit protection and flexibility for everyday life. Your financial security rests upon the cornerstone of all your savings and hard work. Unfortunately, savings and future earnings can be quickly eroded with the loss of an economic provider. The Accumulation UL product can help by providing flexibility and complete protection with one policy.

This product is a flexible, adjustable life insurance policy designed for the American family. Special features allow us to customize the policy and enhance your family's peace of mind.

Unlike some life insurance policies, the Accumulation UL product is designed to offer death benefit and cash accumulation flexibility. With multiple choices of how your policy is structured, you have the option of tailoring your insurance policy to help meet your individual goals.

Since universal life is designed to have the potential to accumulate funds throughout the policy life, the value within your policy can be used to help pay for a child's education, to help make a down payment on a home, or to provide a supplement for retirement.

Flexible Premiums

The Accumulation UL product is designed to help meet your cash accumulation needs. You can decide how high your premiums will be and how much protection you will have. At any time you can decrease your premiums as necessary or increase your premiums for greater accumulation.¹ As your goals change, you can also increase or decrease your coverage.²

Tax-Deferred Accumulation

Like most adjustable life insurance policies, the Accumulation UL product can build policy value on a tax-deferred basis. This makes it a great tool for accumulating extra money without worrying about immediate taxes. Because your earnings grow tax deferred, your total value grows faster. The Cash Surrender Value you accumulate may be withdrawn for retirement, college education, or any other need.³ Charges may apply for surrenders.



Terminal Illness Accelerated Death Benefit⁴

The terminal illness benefit allows you to withdraw a portion of your death benefit if you are diagnosed with a terminal condition. Please see Policy for complete details.

Secure Your Future

Transamerica Life Insurance Company products can help secure your future with life insurance protection, flexibility, and cash accumulation, and you have the added benefit of working with one company.

Protect your financial security and your family's future today.

¹Decreasing your premiums may affect your policy guarantees. Fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force.

²Increases in the Specified Amount are allowed after the first policy year and are subject to underwriting approval. Minimum \$10,000 increase. Decreases are available only after the third policy year.

³Loans and withdrawals will also affect the cash value of the policy and could affect the death benefit.

⁴Eligibility for the Terminal Illness Accelerated Death Benefit is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, (not more than 24 months in GA, IL, MA, TX, & WA), from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider.

Depending on the state of issue, your Policy may be an individual Policy or a certificate issued under a group Policy. The Policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific Policy features will be described in your Policy

Accumulation UL (Policy form #UL04 0607) is a universal life insurance product issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and numbers may vary, and this product may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.



Transamerica Life Insurance Company

an **AEGON** company