

LIFE INSURANCE

ACCUMULATION UL

Product Specifications

From Transamerica Life Insurance Company

Market Strengths

- Provides death benefit amounts as low as:
 - \$10,000 (ages 50–85)
 - \$20,000 (ages 0–49)
- Surrender charge capped at target premium for policies with 1035 exchange
- Four premium bands provide competitive rates

Policy Type

- Individual flexible premium adjustable universal life insurance policy.

Application

- L114 1207 (may vary by state)

Issue Ages and Underwriting Classifications

Age Last Birthday

- 0–85 for Non-tobacco
- 18–75 for Preferred and Preferred Tobacco
- 18–69 for Preferred Plus and Preferred Elite
- 18–85 for Tobacco

Specified Amount Bands

- Band 1 \$ 20,000–\$ 49,999 for issue ages 0–49
\$ 10,000–\$ 49,999 for issue ages 50–85
- Band 2 \$ 50,000–\$100,000
- Band 3 \$100,001–\$249,999
- Band 4 \$250,000 and above

Minimum Premium Outlay

- \$15 or calculated premium, whichever is greater

Guaranteed Minimum Interest Rate

- 4%

Surrender Charges

- Surrender charge becomes zero in the fifteenth policy year.

Death Benefit Options

- Level
- Increasing

No Lapse Guarantee Period

The premium and death benefit will be guaranteed for the following years based on issue age:

Issue Age	Guarantee Periods (years)
0–45	20 years
46–59	The lesser of 20 years or to age 65
60–85	5 years

Available Riders

- Waiver of Premium Benefit Rider
- Children's Benefit Rider
- Waiver of Monthly Deduction Rider
- Accidental Death Benefit Rider
- Base Insured & Additional Insured Riders
- Guaranteed Insurability Benefit Rider
- Terminal Illness Accelerated Death Benefit Rider (inherent)*
- Nursing Care Surrender Option Rider (inherent)

*Benefits advanced under this option may be taxable.

This product specification provides highlights only. For complete details including terms and conditions for the product and riders, please consult your product guide.

Accumulation UL (policy form # UL04 0607) is a universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary and may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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