



Right price at the right time

Competitive rates for *Transamerica Graded FE Express Solution*SM



Great news: We've lowered rates for graded classes to help you get more final expense clients protected. With our latest reprice, we focused on improving rates for all ages across the board.

Percent decrease in monthly premiums for a \$10K policy

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
18	3.70%	16.50%	21.20%	18.40%
19	5.00%	17.80%	22.60%	17.30%
20	7.00%	20.70%	24.50%	16.70%
21	10.00%	22.80%	25.10%	16.80%
22	11.90%	24.90%	25.90%	17.40%
23	13.50%	24.60%	26.60%	17.60%
24	15.00%	25.10%	27.20%	17.80%
25	16.70%	25.30%	28.50%	18.80%
26	21.10%	25.60%	32.30%	22.70%
27	24.80%	26.40%	36.30%	27.40%
28	28.00%	27.20%	39.80%	31.40%
29	30.90%	28.00%	42.30%	34.30%
30	33.50%	29.00%	44.40%	36.70%
31	34.00%	30.60%	45.40%	37.40%
32	33.90%	31.50%	46.30%	37.20%
33	33.90%	32.60%	46.90%	36.90%
34	33.70%	33.20%	46.50%	36.20%
35	33.60%	33.60%	46.10%	35.30%
36	32.70%	31.30%	45.70%	33.80%
37	31.80%	28.80%	45.20%	31.90%
38	30.80%	26.10%	44.50%	29.80%
39	29.80%	23.30%	43.10%	27.60%
40	28.90%	20.30%	41.50%	25.00%
41	26.70%	17.00%	39.90%	22.50%
42	24.50%	13.70%	38.50%	20.10%
43	22.30%	10.10%	36.70%	17.30%
44	20.10%	6.20%	34.20%	13.40%

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Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
45	18.00%	8.80%	36.80%	13.50%
46	17.60%	13.30%	38.10%	20.30%
47	17.10%	12.90%	39.20%	21.80%
48	16.70%	12.50%	40.40%	24.10%
49	16.20%	12.20%	41.50%	26.30%
50	14.10%	11.80%	41.00%	24.80%
51	15.80%	11.40%	40.40%	25.30%
52	15.80%	11.10%	38.20%	25.80%
53	15.90%	10.80%	36.00%	25.00%
54	15.90%	10.40%	33.80%	21.70%
55	16.00%	10.10%	31.60%	18.50%
56	17.80%	13.00%	31.70%	22.50%
57	19.70%	15.70%	31.70%	21.20%
58	21.60%	18.40%	31.60%	20.00%
59	23.50%	18.80%	30.60%	15.90%
60	25.40%	18.10%	29.90%	11.60%
61	24.50%	17.40%	30.10%	10.20%
62	23.60%	16.70%	28.70%	8.70%
63	22.70%	16.00%	27.30%	7.20%
64	21.80%	15.30%	25.90%	5.60%
65	20.90%	14.60%	24.50%	4.10%
66	20.90%	14.60%	24.70%	5.00%
67	21.00%	14.60%	24.90%	5.90%
68	21.00%	14.60%	25.00%	6.80%
69	21.10%	14.70%	25.20%	7.60%
70	21.10%	15.70%	25.30%	8.50%
71	22.00%	15.10%	25.50%	9.40%
72	23.00%	14.70%	25.70%	10.20%
73	23.90%	14.80%	25.80%	11.10%
74	24.80%	14.80%	26.00%	11.90%
75	25.80%	14.80%	26.20%	12.80%
76	21.40%	9.20%	22.80%	7.50%
77	17.00%	3.20%	19.50%	1.90%
78	12.60%	0.00%	16.20%	0.00%
79	8.30%	0.00%	12.80%	0.00%
80	3.90%	0.00%	9.50%	0.00%

Any questions? Contact your sales desk.

Transamerica Graded FE Express SolutionSM, Policy Form # ICC23 TPWL15IC-0123 is a whole life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Not available in New York.

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