

THE POWER OF PREPARATION

FINAL EXPENSE IMMEDIATE SOLUTION

Whole Life Insurance with Guaranteed Level
Death Benefit and Level Premium

Life Insurance Quote

Designed For: John Doe
Prepared On: December 5, 2023 4:42 PM

Agent/Representative: BRIAN RIDDLE
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MOREHEAD, KY 40351
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Policy Form ICC18 TPWL10IC-0818

FOR INFORMATION ABOUT YOUR PRIVACY RIGHTS UNDER APPLICABLE LAW, PLEASE VISIT TRANSAMERICA.COM. THIS IS A QUOTE SHOWING THE GUARANTEED ELEMENTS OF THE LIFE INSURANCE POLICY. CONSISTENT WITH TRANSAMERICA'S SALES PRACTICES, THE QUOTE REFLECTS THE GUARANTEED MAXIMUM CHARGES FOR THE SCENARIO REPRESENTED.

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Transamerica Life Insurance Company

Home Office: Cedar Rapids, IA Administrative Office: 6400 C Street SW, Cedar Rapids, IA 52499



TRANSAMERICA®

SUMMARY OF YOUR QUOTE DETAILS

Insurance Coverage

\$50,000

Face Amount

Premium

\$1,213.00

Annual Premium including all Riders

Insured Information

John Doe

Male, Age 35

Issue State: Iowa

Risk Class: Preferred Non-Tobacco

Product Name

Immediate Solution Whole Life Insurance

Type of Coverage

Whole Life Insurance

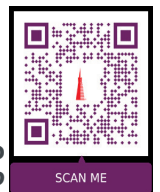
Additional Policy Benefits

Accelerated Death Benefit Rider (ACC)

Accidental Death Benefit Rider (ADB)

Child/Grandchild Benefit Rider (CR)

Scan the QR code to watch a quick video
on our *Final Expense Solutions Portfolio*



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Quote Details
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State: IA
Ver: 3.0.0

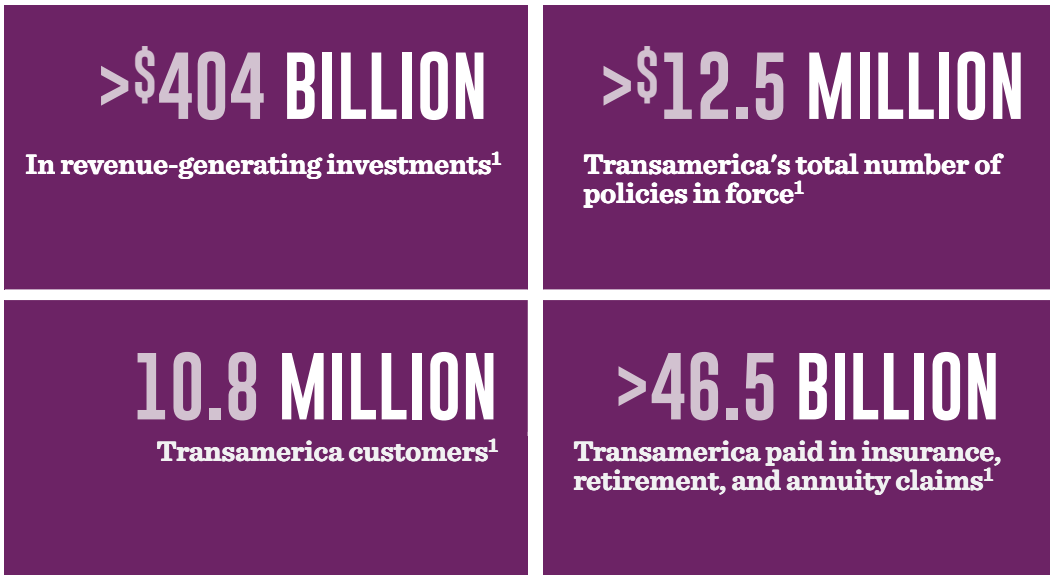
WHY TRANSAMERICA?

Helping to protect your financial future lies at the heart of everything we do. That means adapting to the times with innovative solutions designed to help you protect what matters most. It means strategies that offer you choice and flexibility so you can prepare for your future with confidence.

Industry-Leading Innovation & Extensive Experience



By the numbers



¹ As of December 31, 2022

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Why Transamerica
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FINAL EXPENSE IMMEDIATE SOLUTION

Whole Life Insurance with Guaranteed Level Death Benefit and Level Premium

John Doe Male, Age 35 Preferred Non-Tobacco Riders: ADB, CR, ACC	Annual Premium: \$1,213.00 Face Amount: \$50,000 Premium Mode: Annual
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TABULAR DETAIL

	Annual	Semi-Annual	Quarterly	Monthly EFT
Base Policy	\$1,073.50	\$547.48	\$276.43	\$92.32
Accidental Death Benefit Rider	\$119.50	\$60.95	\$30.77	\$10.28
Child/GrandChild Rider	\$20.00	\$10.20	\$5.15	\$1.72
Total Modal Premium	\$1,213.00	\$618.63	\$312.35	\$104.32
Premiums Per Year	1	2	4	12
Total Annualized Premium	\$1,213.00	\$1,237.26	\$1,249.40	\$1,251.84

GUARANTEED VALUES						
Policy Year	Age	Premium Outlay	Cash Value	Death Benefit	Reduced Paid Up Option	
1	36	1,213	0	50,000	0	
2	37	1,213	0	50,000	0	
3	38	1,213	230	50,000	1,066	
4	39	1,213	677	50,000	3,031	
5	40	1,213	1,137	50,000	4,930	
		6,065				
6	41	1,213	1,611	50,000	6,767	
7	42	1,213	2,100	50,000	8,543	
8	43	1,213	2,603	50,000	10,254	
9	44	1,213	3,121	50,000	11,911	
10	45	1,213	3,656	50,000	13,517	
		12,130				
11	46	1,213	4,210	50,000	15,075	
12	47	1,213	4,782	50,000	16,587	
13	48	1,213	5,374	50,000	18,052	
14	49	1,213	5,985	50,000	19,472	
15	50	1,213	6,616	50,000	20,848	
		18,195				

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 Male, Age 35 Preferred Non-Tobacco
 Riders: ADB, CR, ACC

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 Face Amount: \$50,000
 Premium Mode: Annual

TABULAR DETAIL

Policy Year	Age	Premium Outlay	GUARANTEED VALUES		
			Cash Value	Death Benefit	Reduced Paid Up Option
16	51	1,213	7,266	50,000	22,177
17	52	1,213	7,934	50,000	23,459
18	53	1,213	8,619	50,000	24,694
19	54	1,213	9,320	50,000	25,880
20	55	1,213	10,040	50,000	27,025
		24,260			
21	56	1,213	10,779	50,000	28,128
22	57	1,213	11,540	50,000	29,196
23	58	1,213	12,322	50,000	30,228
24	59	1,213	13,128	50,000	31,228
25	60	1,213	13,955	50,000	32,193
		30,325			
26	61	1,193	14,802	50,000	33,123
27	62	1,193	15,668	50,000	34,018
28	63	1,193	16,549	50,000	34,874
29	64	1,193	17,445	50,000	35,696
30	65	1,193	18,357	50,000	36,485
		36,290			
31	66	1,193	19,284	50,000	37,242
32	67	1,193	20,226	50,000	37,968
33	68	1,193	21,185	50,000	38,666
34	69	1,193	22,158	50,000	39,337
35	70	1,193	23,145	50,000	39,980
		42,255			
36	71	1,193	24,142	50,000	40,596
37	72	1,193	25,145	50,000	41,183
38	73	1,193	26,151	50,000	41,743
39	74	1,193	27,156	50,000	42,274
40	75	1,193	28,159	50,000	42,779
		48,220			

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Policy Year	Age	Premium Outlay	GUARANTEED VALUES		
			Cash Value	Death Benefit	Reduced Paid Up Option
41	76	1,193	29,158	50,000	43,257
42	77	1,193	30,153	50,000	43,712
43	78	1,193	31,143	50,000	44,145
44	79	1,193	32,127	50,000	44,557
45	80	1,193	33,102	50,000	44,947
		54,185			
46	81	1,074	34,063	50,000	45,315
47	82	1,074	35,006	50,000	45,664
48	83	1,074	35,929	50,000	45,991
49	84	1,074	36,825	50,000	46,298
50	85	1,074	37,690	50,000	46,584
		59,555			
51	86	1,074	38,514	50,000	46,847
52	87	1,074	39,293	50,000	47,089
53	88	1,074	40,017	50,000	47,306
54	89	1,074	40,682	50,000	47,502
55	90	1,074	41,288	50,000	47,676
		64,925			
56	91	1,074	41,834	50,000	47,829
57	92	1,074	42,328	50,000	47,965
58	93	1,074	42,775	50,000	48,086
59	94	1,074	43,188	50,000	48,196
60	95	1,074	43,585	50,000	48,301
		70,295			
61	96	1,074	43,973	50,000	48,401
62	97	1,074	44,339	50,000	48,495
63	98	1,074	44,681	50,000	48,581
64	99	1,074	44,994	50,000	48,660
65	100	1,074	45,276	50,000	48,730
		75,665			

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			Cash Value	Death Benefit	Reduced Paid Up Option
66	101	1,074	45,527	50,000	48,791
67	102	1,074	45,755	50,000	48,847
68	103	1,074	45,962	50,000	48,896
69	104	1,074	46,151	50,000	48,942
70	105	1,074	46,330	50,000	48,985
		81,035			
71	106	1,074	46,513	50,000	49,028
72	107	1,074	46,707	50,000	49,073
73	108	1,074	46,893	50,000	49,117
74	109	1,074	47,072	50,000	49,159
75	110	1,074	47,243	50,000	49,198
		86,405			
76	111	1,074	47,408	50,000	49,236
77	112	1,074	47,566	50,000	49,272
78	113	1,074	47,717	50,000	49,307
79	114	1,074	47,862	50,000	49,340
80	115	1,074	48,000	50,000	49,371
		91,775			
81	116	1,074	48,133	50,000	49,401
82	117	1,074	48,260	50,000	49,429
83	118	1,074	48,379	50,000	49,455
84	119	1,074	48,495	50,000	49,474
85	120	1,074	48,605	50,000	49,684
		97,145			
86	121	1,074	50,000	50,000	50,000
		98,219			

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NARRATIVE SUMMARY

Premium

For the policy form and Insured profile shown above, the premium is guaranteed to remain level to age 121. This quote shows the sum of the modal premium that you, the policy owner, will pay each policy year. For instance, if you select quarterly payments, the first year premium outlay shown above shows 4 times the quarterly premium being paid each year.

The Premium includes an annual policy fee of \$42.

Based on the premium payments and activities illustrated, this policy will not become a Modified Endowment Contract ("MEC").

7-Pay: \$5,419.38

Initial Modal Premiums

You can select to pay annually, semi-annually, quarterly, or monthly EFT.

Face Amount

An amount used to determine the death benefit.

Death Benefit

The face amount of the policy is the amount payable to the beneficiary at the Insured's death. Subject to all policy provisions, the death benefit is guaranteed to remain level to the policy anniversary following the Insured's age 121, as long as the required premium is paid before the end of the grace period and no loans are taken.

Cash Value

Cash Values have been calculated on the assumption that there is no Loan Balance outstanding. Any Loan Balance is subtracted to find the Net Cash Value. You may receive the Net Cash Value upon surrender of the policy, borrow it as a policy loan, or use it to exercise nonforfeiture options.

Reduced Paid Up Option

Under this option, the Net Cash Value is used to buy a level amount of whole life insurance. No further premiums are due. The amount will be that which the Net Cash Value will buy when applied as a net single premium at the Insured's Age and class of risk as of the date of Lapse. You may also surrender this coverage for its Net Cash Value.

Termination

All coverage terminates on the earliest of:

- Attained Age 121. On the Maturity Date, we will pay the Net Cash Value to you;
- The date this policy is surrendered for its Net Cash Value by Written Request;
- The date this policy Lapses;
- The date the Loan Balance exceeds the Cash Value; or
- The date of the Insured's death

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NARRATIVE SUMMARY

Rider Descriptions

The following rider(s) are included in this quote at no additional cost.

Accelerated Death Benefit Rider

Allows the policy owner to accelerate the death benefit if the Insured has been diagnosed with a Qualifying Event. Eligibility for acceleration is determined by a condition from injury or illness which, as determined by a Physician, can reasonably be expected to result in death within 12 months from the date of the Physician's Statement. See the Rider for other Qualifying Events. The administrative charge for an Accelerated Death Benefit request is \$250.

There is no additional cost for the Accelerated Death Benefit prior to election of the Accelerated Death Benefit. If we approve your request for an Accelerated Death Benefit, the amount that may be payable will be based in part on the Insured's remaining life expectancy as determined by us at the time of the acceleration. Generally, the longer the Insured's remaining life expectancy, the lower the payment amount will be. The shorter the Insured's remaining life expectancy, the higher the payment amount will be. The Accelerated Death Benefit under this Rider may only be elected once. When elected, the attached policy and any attached Riders will terminate. The policy's death benefit and Net Cash Value, if any, will terminate on the date the Accelerated Death Benefit is paid. Benefits may be subject to taxation.

The values shown in this quote reflect the benefits and additional costs of the following riders.

Accidental Death Benefit Rider

Rider Amount: \$50,000
Stop Year: 45

This extra benefit rider provides an additional death benefit if the Insured dies directly from accidental bodily injury, independent from all other causes. The death must occur within 90 days of the accidental bodily injury and the injury must occur on or before the policy anniversary following the Insured's 80th birthday. The rider will terminate on the policy anniversary after the Insured attains age 80 or as specified in the rider.

Child/Grandchild Benefit Rider

Rider Amount: \$5,000
Stop Year: 25

This extra benefit rider provides level term insurance for each insured child or grandchild if death occurs prior to the policy anniversary following the child's 25th birthday or marriage. An insured child or grandchild is a natural child, stepchild or legally adopted child of (a) the Insured or (b) of a natural child, stepchild or legally adopted child of the Insured who is at least 15 days old and under the age of 18 when coverage begins. Except for lapse or continuation of basic policy coverage under a nonforfeiture option, each insured child may convert to a permanent life insurance policy on his or her own life when coverage terminates under this rider. Charges for this rider remain level as long as it remains in force and the rider death benefit is unchanged.

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