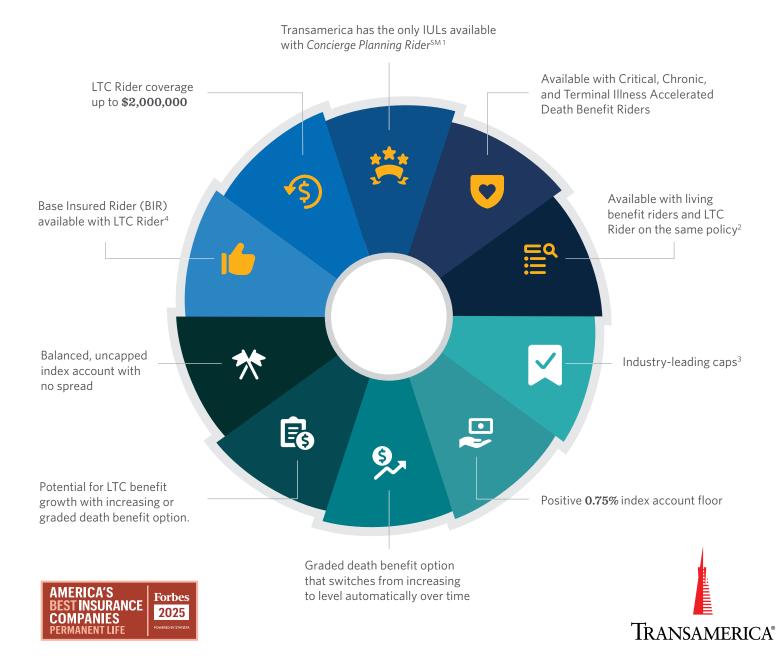
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¹ In FL and MD this benefit is called the Concierge Planning Benefit^{3M}. The benefit's services are not provided through a contractual rider;

they are offered outside of the life insurance policy. The Concierge Planning Rider is not available in AK, MI, NY, OR, PR, VA and VI.

² Chronic Illness Rider is not available if the LTC Rider is selected.

³ This cap is a non-guaranteed element. Cap information is also based on Wink's Indexed Universal Life product Comparison, February 25, 2025.

⁴ Up to \$3 million total face amount with a maximum of \$2 million on the base/LTC, and \$1.5 million on the BIR. Maximum issue age is 60 for BIR with LTC.

Life insurance products are issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Not available in New York or California.

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