Transamerica®

Transamerica FE Express Solution[SM] and
Transamerica Graded FE Express Solution[SM]



Peace of mind starts here

Focus on what really matters

Final expense life insurance in as few as 10 minutes



Life is full of gifts, both physical and intangible. No matter what you wish to pass down, final expenses are probably not one of them.

With *Transamerica FE Express Solution*SM, you can apply for peace of mind with protection that is designed to be hassle-free and fit your budget.[1] A funeral concierge service is provided at no additional premium cost, offering guidance today, assistance in preparing for tomorrow, and help in alleviating the future burdens of funeral planning – so your loved ones can focus on what really matters.

Final expense insurance is designed to help you cover these expenses now to make things easier on your loved ones later. *Transamerica FE Express Solution* requires no medical exam, offers budget-friendly coverage and premium, and can be purchased in as few as 10 minutes. You may have put off buying life insurance for many reasons, and that is totally understandable. *Transamerica FE Express Solution* is designed to be a smart, quick, and easy way to help the most important people in your life live their best life.

[1] Not available in all states

A solution designed to be stress-free from a company you can count on

Creating opportunities to help people live their best lives is at the heart of what we do. And as people's needs and the financial landscape evolve, we want to help pave the way forward for everyone. *Transamerica FE Express Solution*SM is built to help people focus on the things they care about most.

Life insurance protection that many can quickly obtain

Our fully integrated, all-digital application experience allows you to answer health questions online with your agent, learn about what options and premiums fit you best, sign using your email or text, and receive your electronic policy delivery in as fast as 10 minutes.

Protection designed to help you plan for funeral expenses

Predictable, level premium, guaranteed whole life insurance that's built to work for you.[1]

Optional funeral planning benefits included at no additional premium cost

Beyond a simple death benefit, *Transamerica FE Express Solution* offers the *Concierge Planning Rider*SM.[2] It provides you with funeral planning resources and benefits, including:

- Expert, online assistance with legal documents so you can put your wishes in writing
- Help selecting a funeral home based on what you want
- The secure storage of personal information

Easily manage your policy online

Staying up to date on your policy is a breeze with our digital tools. You can view documents, review communications, update billing and most payment preferences, and more.

[1] *Transamerica FE Express Solution* offers the full guaranteed death benefit. With *Transamerica Graded FE Express Solution*SM, if the insured dies within the first two policy years and the insured's death is not Accidental Death as defined in this policy, the death benefit will be limited to 110% of the premiums paid from the policy date to the date of death, minus any loan balance. The death benefit after the first two policy years is based on Face Amount for death of the insured regardless of cause of death. Death benefit is not guaranteed during contestability and suicide exclusion periods.

[2] Availability of the *Concierge Planning Rider* is subject to state approval and your signed consent. It is not available in AK, MI, OR, and VA. In CA, FL, and MD, this is a service called the *Concierge Planning Benefit*. 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 Oregon.**

Final expenses can be … expensive

Common final expense misconceptions

Many Americans believe Social Security will pay for their final expenses. They may be surprised to learn the government only pays a lump sum of $255 to those who qualify.[1]

For qualifying veterans, the Veterans Administration (VA) final expense benefit for non-service related death (if you qualify) is only $796 for a plot, plus a $300 burial allowance if not hospitalized by the VA at time of death, or a $796 burial allowance if hospitalized by the VA at time of death.[2]

So, what might your final expenses cost?

Final Expense Costs	
Funeral Cost Estimates (Median)[3]	
• Basic services fee	$2,495
• Transfer of remains to funeral home	$395
• Embalming	$845
• Other preparation of body	$295
• Viewing	$475
• Ceremony	$550
• Hearse	$375
• Basic memorial printed package	$195
• Metal casket	$2,500
• Burial vault	$1,695
Total	**$9,820**
Cemetery Cost Estimates[4]	
• Cemetery plot	$400–$10,000
• Opening and closing of the grave (varies by cemetery)	$300–$1,000
• Graveside service fee	$200–$1,700
• Cremation[4]	$3000–$10,000
Range of estimated final expenses	**$13,720–$32,520**

[1] "If You Are the Survivor," Social Security Administration, accessed online December 2025

[2] "Burial Benefits," U.S. Department of Veteran Affairs, accessed online December 2025

[3] "2023 NFDA General Price List Study Shows Inflation Increasing Faster than the Cost of a Funeral," National Funeral Directors Association, accessed online December 2025

[4] "Cemetery and Gravesite Costs," FuneralResources.com, accessed online December 2025

Permanent[5] lifetime protection with guaranteed level premiums

- Federal income tax-free[6] death benefit to your beneficiaries
- Policy won't be canceled due to changes in your health as long as you make timely premium payments
- Riders[7] add additional services and protection with convenience and ease of one policy
- Policy builds a tax-deferred cash value over time that can be borrowed against. Outstanding loans[6] will reduce the death benefit by the loan balance due.
- Offers option for reduced paid-up policy if your situation changes

[5] Death benefit is not guaranteed during contestability and suicide exclusion periods.

[6] Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit and may increase the chance of the policy lapsing. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at time of lapse exceed the policy basis.

[7] Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. For complete details, including charges, terms, and conditions of each rider and the exact coverage provided, please consult your agent.

Features and benefits

	*Transamerica FE Express Solution*SM	*Transamerica Graded FE Express Solution*SM
Premium Paying Period	Level premiums to age **121**	Level premiums to age **121**
Issue Ages	**18–85**	**18–80**
Issue Ages Based Upon	Age Last Birthday	Age Last Birthday
Face Amounts	Minimum: **$5,000/$10,000 for Premier** Maximum: Ages 18–75: **$100,000** Ages 76–85: **$25,000**	Minimum: **$5,000** Maximum: All ages: **$25,000**
Death Benefit[1]	Guaranteed	If the insured dies within the first two policy years and the insured's death is not Accidental Death as defined in this policy, the death benefit will be limited to **110%** of the premiums paid from the policy date to the date of death, minus any loan balance. Death Benefit after the first two policy years is based on Face Amount for death of the insured regardless of cause of death.
Policy Loans Loan balances are deducted from proceeds, cash surrender value, and values used for reduced paid-up coverage.	The policy loan rate is variable, not to exceed 8%.	The policy loan rate is variable, not to exceed 8%.
Premium Modes and Payment Options	Monthly or Annual Premium Modes • Direct payments from checking/savings account (ACH) • Credit card • Debit card • Social Security Direct Express® Debit MasterCard®	Monthly or Annual Premium Modes • Direct payments from checking/savings account (ACH) • Credit card • Debit card • Social Security Direct Express® Debit MasterCard®
Policy Fee	**$42** per year	**$42** per year

[1] Any death benefits paid will be paid minus the loan balance, if any. Death benefit is not guaranteed during contestability and suicide exclusion periods.

Options we think you'll like

Helping to make some of life's difficult moments easier to bear

Transamerica funeral concierge

Take advantage of a suite of services through the *Concierge Planning Rider*SM. This rider is intended to be 24/7/365 funeral planning and concierge services included on all policies, if available in your jurisdiction, at no additional premium cost.

The *Concierge Planning Rider*[1] from Transamerica is designed to make funeral planning simpler and potentially less expensive.

Availability after issue
The *Concierge Planning Rider* cannot be added post-issue.

Addition & reinstatements
If the policy is reinstated, the *Concierge Planning Rider* may be reinstated.

Termination
The *Concierge Planning Rider* will terminate for the following reasons:

- The policy lapses (the rider may be reinstated by signing a new consent form if the policy is reinstated).
- The policy is surrendered.



[1] In California, Florida, and Maryland, this is a service called the *Concierge Planning Benefit*, offered outside the life insurance policy. **The *Concierge Planning Rider* is not available in Oregon.**

What you get

Advisor assistance
Consumer advocates plan to be available 24/7/365 to assist with all funeral-related needs. Funeral planning tools available online make it simple to research and plan at your convenience.

Legacy planning
Easy-to-use tools to create a will, healthcare directive, power of attorney, and other customized legal documents

Protect documents
Unlimited capacity for the secure cloud storage of clients' personal data and documents

Compare costs
Decision-making and budgeting made simple with on-demand comparisons of funeral home prices by geographic location

Transamerica's expedited claims process

On qualifying policies, a portion of your death benefit may be paid to your beneficiary in as fast as 72 hours from the time the required paperwork is received and is in good order. Transamerica's expedited claims process can pay up to $25,000 of the total death benefit to cover funeral-related or any other qualifying expenses that may arise.[1]

The following riders offer customizable protection and have fees and/or require an additional premium.

Accelerated Death Benefit Riders[2]

Available on *Transamerica FE Express Solution*℠ at no additional premium cost, the Accelerated Death Benefit Rider offers additional flexibility to access the policy's death benefit during the life of the insured. Additional fees apply.[3]

These riders are not available if the applicant needs any assistance in performing daily living activities at the time of application.[3]

Accelerated Death Benefit Rider with Nursing Home Benefit (not available in California or Florida)

The Accelerated Death Benefit Rider pays the face amount, less an interest discount, less any loans, less administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing home facility.

Accelerated Death Benefit Rider (available in Florida only)

In Florida, the Accelerated Death Benefit Rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event. Eligibility requirements apply. Accelerated death benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

Terminal Illness Accelerated Death Benefit Rider (available in California only)

Insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months from the date of a Physician's Statement.

[1] Subject to qualifications and two-year contestability period

[2] Benefits provided through the Accelerated Death Benefit and Terminal Illness Accelerated Death Benefit Riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under riders will reduce the death benefit or terminate the policy, see the terms of individual rider for details. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full. Accelerated Death Benefit Riders are not available on the *Transamerica Graded FE Express Solution*℠.

[3] The optional rider information is a general description of how riders work. Refer to your policy quote for a complete explanation of the terms. Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. For complete details, including charges, terms, and conditions of each rider and the exact coverage provided, please consult your agent.

One less thing to worry about

No one can predict what life may bring, but we can certainly prepare for it.

Expenses such as funeral costs can make an already difficult situation even harder for loved ones.

Transamerica FE Express Solution℠ is designed to help alleviate that concern. With a quick and easy application process, easy-to-use digital platform, and funeral planning support scheduled to be available 24/7/365 from Empathy, we have you covered today and help for your family through their greatest time of need. Call your agent today to learn more.

Peace of mind starts here.

Visit **transamerica.com**



This is life insurance. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds of this life insurance for any purpose, unless otherwise directed. The face amount of this life insurance is not guaranteed to increase at the same rate as the costs of a funeral increase.

In most states, in the event of suicide or material misrepresentations at time of application, death benefits are limited to the return of premiums received, less any outstanding loan amount.

Transamerica FE Express Solution, policy form number ICC23 TPWL14IC-0123, and *Transamerica Graded FE Express Solution*℠, policy form number ICC23 TPWL15IC-0123, are whole life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

Concierge Planning Rider℠ form PRGU1000-0320 and TRGU1000-0320; *Concierge Planning Benefit* form DISCADSRV-FLCA-0820; Accelerated Death Benefit Rider with Nursing Home Benefit Rider form ICC18 TRAC10IC-0818; Accelerated Death Benefit Rider form ICC18 TRAC11IC-0818; and Terminal Illness Accelerated Death Benefit Rider form TI08 CA-0119.

Policy and rider forms and numbers may vary, and this product and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

Not available in New York.

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