

Product Portfolio



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Transamerica Life Insurance Company

an **AEGON** company

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CRB 105 1211



Product Portfolio

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POLICY TYPE	TERM LIFE	UNIVERSAL LIFE FOR THE TERM MARKET	UNIVERSAL LIFE				WHOLE LIFE	ACCIDENTAL DEATH	
Product Name	Jet Simplified Issue	TransTerm®	TransACE®	TransACE® CV	Accumulation UL	Freedom Index Universal Life II SM	Freedom Global IUL II SM	Simplified Issue Whole Life	Acci-Protector
Description	Simplified issue products that can be used for lifestyle or mortgage protection. Not available on sub-standard cases.	Flexible premium universal life insurance, with a secondary guarantee. Designed to provide term-like coverage with initial level premium choices of 10, 15, 20, 25 or 30-years.	No-lapse guaranteed flexible-premium universal life insurance policy	No-lapse guaranteed flexible-premium universal life insurance policy. Available for traditional term conversions.	Flexible premium adjustable Universal Life insurance	Individual flexible premium adjustable life insurance policy with an index feature	Individual flexible premium adjustable life insurance policy with an index feature	Guaranteed Whole Life product used for term conversions issued on a non-med or simplified issue basis.	Simplified Issue Accidental Death and Dismemberment insurance
Issue Ages	Age as of last birthday 15 Year 20 – 60 20 Year 20 – 55 25 Year 20 – 50 30 Year 20 – 45	Age nearest birthday 10 Year 18 – 85 15 Year 18 – 80 20 Year 18 – 75 25 Year 18 – 70 30 Year 18 – 65	Age nearest birthday 16 – 69 Select 16 – 80 All of risk classes w/Plus-Premium Death Benefit 16 – 89 All of risk classes w/Level Death Benefit	Age nearest birthday 0 – 75 (For issue ages 0 to 15, the risk class is Standard Nonsmoker)	Age as of last birthday 0 – 85 Non-Tobacco 18 – 85 Tobacco 18 – 75 Preferred 18 – 75 Preferred Tobacco 18 – 69 Preferred Plus 18 – 85 Preferred Elite	Age as of last birthday 0 – 17 Juvenile 18 – 70 Preferred Elite 18 – 70 Preferred Plus 18 – 75 Preferred 18 – 85 Non-Tobacco (18 – 80 in Florida) 18 – 75 Preferred Tobacco 18 – 85 Tobacco (18 – 80 in Florida)	Age as of last birthday 0 – 17 Juvenile 18 – 70 Preferred Elite 18 – 70 Preferred Plus 18 – 75 Preferred 18 – 85 Non-Tobacco (18 – 80 in Florida) 18 – 75 Preferred Tobacco 18 – 85 Tobacco (18 – 80 in Florida)	Age nearest birthday 0 – 80 (attained age at time of conversion)	Age as of last birthday 20 – 60
Minimum Face Amount	\$25,000 (Maximum \$250,000)	\$25,000 Standard Nonsmoker and Standard Smoker \$100,000 All Other Classes	\$25,000 All other risk classes \$100,000 Select Class	\$25,000 All other risk classes \$100,000 Preferred Plus	\$20,000 Ages 0 – 49 \$10,000 Ages 50 – 85	\$25,000 Preferred classes are available if base face amount qualifies for Blood Testing. No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.	\$25,000 Preferred classes are available if base face amount qualifies for Blood Testing. No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.	\$1,000	\$50,000 (Maximum \$250,000)
Minimum Modal Premium	\$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually	\$10 or calculated premium, whichever is greater	Required Annual Premium: 5 years	Required Annual Premium: 5 years	\$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually	\$25 or calculated premium whichever is greater	\$25 or calculated premium, whichever is greater	\$100 or calculated premium, whichever is greater.	\$15
Guarantee Period	Premiums are guaranteed level for the initial term period.	Death Benefit may be guaranteed with initial level premium periods of 10, 15, 20, 25 or 30 years	No-Lapse Period: From policy issue to the policy anniversary nearest age 111 of the insured.	No-Lapse Period: From policy issue to the policy anniversary nearest age 111 of the insured.	30 Years Ages 0 – 35 25 Years Ages 36 – 50 20 Years Ages 51 – 55 15 Years Ages 56 – 65 10 Years Ages 66 – 75 5 Years Ages 76 – 85	Provided the cumulative Minimum Monthly No-Lapse Premium requirements are met, each policy has a No-Lapse Period as follows: Issue Ages 0 – 60: lesser of 20 years or until age 65 Issue Ages 61 – 85: 5 years***	Provided the cumulative Minimum Monthly No-Lapse Premium requirements are met, each policy has a No-Lapse Period as follows: Issue Ages 0 – 60: lesser of 20 years or until age 65 Issue Ages 61 – 85: 5 years***	Level premiums during the life of the insured, stop at anniversary nearest insured's age 100. Coverage expires at age 121.	Guaranteed level premiums to age 75.
Death Benefit	Level	Level	Level or Plus-Premium (ROP)	Level	Level or Increasing	Level or Increasing	Level or Increasing	Level	Level
Banding	N/A	1) \$ 25,000 – \$ 99,999 2) \$100,000 – \$249,999 3) \$250,000 – \$499,999 4) \$500,000 – \$999,999 5) \$1,000,000 and above	1) \$ 25,000 – \$ 99,999 2) \$100,000 – \$249,999 3) \$250,000 – \$999,999 4) \$1,000,000 and above	1) \$ 25,000 – \$ 99,999 2) \$100,000 – \$249,999 3) \$250,000 and above	1) \$ 10,000 – \$ 49,999 2) \$ 50,000 – \$100,000 3) \$100,001 – \$249,999 4) \$250,000 and above	1) \$ 25,000 – \$100,000 2) \$100,001 – \$249,999 3) \$250,000 – \$499,999 4) \$500,000 and above	1) \$ 25,000 – \$100,000 2) \$100,001 – \$249,999 3) \$250,000 – \$499,999 4) \$500,000 and above	1) \$ 1,000 – \$24,999 2) \$ 25,000 – \$99,999 3) \$100,000 and higher	N/A
Available Riders	Additional Insured Rider Children's Benefit Rider Disability Income Rider Terminal Illness Accelerated Death Benefit Rider** Waiver of Premium Rider	Accident Indemnity Rider Children's Insurance Rider Waiver Provision Rider	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Benefit Rider Waiver Provision Rider	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Benefit Rider Waiver Provision Rider	Accidental Death Benefit Rider Additional Insured Rider Base Insured Term Rider Children's Benefit Rider Guaranteed Insurability Benefit Rider Terminal Illness Accelerated Death Benefit Rider** Waiver of Monthly Deduction Rider Waiver of Premium Rider	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Guaranteed Insurability Benefit Rider Terminal Illness Accelerated Death Benefit Rider**	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Guaranteed Insurability Benefit Rider Terminal Illness Accelerated Death Benefit Rider**	Terminal Illness Accelerated Death Benefit Rider**	Additional Insured Rider Waiver of Premium Rider
Special Features & Benefits	Conversion allowed during the initial term period or to age 70 if earlier.	Accelerated Death Benefit Free-Look Endorsement Income Protection Option (IPO) No-Lapse Guarantee Endorsement	Accelerated Death Benefit Automatic Premium Loan Free-Look Endorsement Full Policy Surrender Penalty Waiver Endorsement Income Protection Option (IPO) Insured Exchange Option No-Lapse Guarantee Endorsement Surrender Penalty Deferral Endorsement	Accelerated Death Benefit Automatic Premium Loan Free-Look Endorsement Full Policy Surrender Penalty Waiver Endorsement Income Protection Option (IPO) Insured Exchange Option No-Lapse Guarantee Endorsement Surrender Penalty Deferral Endorsement	Nursing Care Surrender Option Rider The owner may elect to withdraw a portion of the Policy Value free of surrender charges.	Credits Excess Index Interest based, in part, on the S&P 500®. Has Low current and guaranteed loan rates. Has strong policy value accumulation potential.	Credits Excess Index Interest based, in part, on three important global indexes: the S&P 500®, EURO STOXX 50® and the Hang Seng. Has Low current and guaranteed loan rates. Has strong policy value accumulation potential.	Loans available on the Cash Value.	Built in return of premium benefit, one set of rates, liberal height/weight guidelines, 48 hour jet issue guarantee.
Additional Information		Conversions are not allowed to or from TransTerm Face increases are not allowed.	Decreasing over 20 years. Conversion is NOT allowed to this product. Face increases are not allowed.	Decreasing over 20 years Face increases are not allowed.	Surrender charge capped at target premium for policies with 1035 exchange.	Surrender Charge Period: The first 10 policy years and ten years from the date of any Face Amount increase. Loan Availability: After the free-look period ends	Surrender Charge Period: The first 10 policy years and ten years from the date of any Face Amount increase. Loan Availability: After the free-look period ends	Partial surrenders or withdrawals are not allowed. Will only be underwritten as Standard or Substandard. \$30 commissionable Annual Policy Fee.	Dismemberment protection, non-medical underwriting, may be sold through the mail, policies mailed directly to policyholder.

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Please read the full disclaimer in the Freedom Global IUL IISM policy regarding the Hang Seng Index in relation to the policy.

** Benefits advanced under this option may be taxable

***After the no-lapse period or if the cumulative Minimum Monthly No-Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims paying ability of TLIC.

This brochure is intended only to highlight the products. Product specifications may vary, and these products and/or features may not be available in all jurisdictions. Contact Transamerica Life Insurance Company for the additional product details.