

**MORE ABOUT**

***TRANSELITE***<sup>®</sup>

UNIVERSAL LIFE INSURANCE



## Your Universal Life Insurance Benefits

*TransElite*® universal life insurance provides a cash benefit after you pass that can assist with your final expenses and your dependents' care, living expenses, or college tuition.

INCLUDED RIDERS	PLAN 1
Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLT100) Accelerates up to the lesser of \$100,000 or 75%	Included
Waiver of Monthly Deductions for Layoff or Strike Rider (Rider Form Series CRLWL100)	Included
OPTIONAL ADDITIONAL RIDERS	PLAN 1
Accelerated Death Benefit for Chronic Condition Rider (Rider Form Series CRLLT300) Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump-sum payment	Included
Extension of Benefits Rider (Rider Form Series CRLEX100) Accelerates 4% for monthly benefit or 5% of one-time lump-sum payment/paid-up benefit of 25% of face amount	Included
EMPLOYEE OPTIONAL RIDERS	PLAN 1
Child Term Insurance Rider (Rider Form Series CRLCH100) Benefit of \$10,000 or \$20,000 for each child All children in the family will be insured for the same insurance amount.	Included

## Your Universal Life Insurance Rates

### TransElite® Universal Life Insurance Rates - Nontobacco With Riders TI, WLR, CHR, EXT Death Benefit Option : A

Age	\$15,000 Face Amount		\$50,000 Face Amount		\$100,000 Face Amount	
	Monthly Premiums	Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65
16	N/A†		\$20.39	\$503	\$40.78	\$4,013
17	N/A†		\$20.99	\$798	\$41.98	\$4,512
18	N/A†		\$21.57	\$1,165	\$43.15	\$5,147
19	N/A†		\$22.27	\$1,440	\$44.53	\$5,518
20	N/A†		\$23.17	\$1,701	\$46.34	\$5,972
21	N/A†		\$24.33	\$1,986	\$48.66	\$6,462
22	N/A†		\$25.04	\$2,341	\$50.08	\$7,059
23	N/A†		\$25.97	\$2,544	\$51.94	\$7,354
24	N/A†		\$27.22	\$2,822	\$54.43	\$7,814
25	N/A†		\$28.15	\$3,113	\$56.30	\$8,305
26	N/A†		\$29.22	\$3,326	\$58.43	\$8,630
27	N/A†		\$30.33	\$3,526	\$60.66	\$8,954
28	N/A†		\$31.43	\$3,839	\$62.86	\$9,495
29	N/A†		\$33.02	\$4,044	\$66.05	\$9,825
30	N/A†		\$34.32	\$4,239	\$68.64	\$10,148
31	N/A†		\$35.89	\$4,454	\$71.78	\$10,479
32	N/A†		\$37.48	\$4,733	\$74.96	\$10,971
33	N/A†		\$39.15	\$4,927	\$78.31	\$11,293
34	N/A†		\$40.76	\$5,121	\$81.52	\$11,604
35	N/A†		\$42.40	\$5,327	\$84.80	\$11,949
36	N/A†		\$44.51	\$5,500	\$89.01	\$12,234
37	N/A†		\$47.08	\$5,592	\$94.15	\$12,336
38	N/A†		\$49.44	\$5,789	\$98.87	\$12,670
39	N/A†		\$52.17	\$5,881	\$104.35	\$12,804
40	N/A†		\$55.28	\$5,916	\$110.56	\$12,805
41	\$17.55	\$1,121	\$58.50	\$5,893	\$117.00	\$12,720
42	\$18.43	\$1,194	\$61.43	\$6,015	\$122.85	\$12,893
43	\$19.51	\$1,211	\$65.02	\$5,950	\$130.04	\$12,718
44	\$20.48	\$1,246	\$68.26	\$5,938	\$136.52	\$12,638
45	\$21.55	\$1,258	\$71.83	\$5,863	\$143.66	\$12,443
46	\$23.02	\$1,330	\$76.72	\$5,986	\$153.44	\$12,646
47	\$24.53	\$1,391	\$81.77	\$6,085	\$163.54	\$12,792
48	\$26.19	\$1,423	\$87.30	\$6,089	\$174.61	\$12,759
49	\$27.82	\$1,466	\$92.73	\$6,122	\$185.47	\$12,781
50	\$29.62	\$1,476	\$98.73	\$6,058	\$197.45	\$12,605

# Your Universal Life Insurance Rates

## TransElite® Universal Life Insurance Rates - Nontobacco With Riders TI, WLR, CHR, EXT Death Benefit Option : A

Age	\$15,000 Face Amount		\$50,000 Face Amount		\$100,000 Face Amount	
	Monthly Premiums	Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65
51	\$31.47	\$1,476	\$104.91	\$5,964	\$209.82	\$12,379
52	\$33.39	\$1,467	\$111.31	\$5,846	\$222.62	\$12,101
53	\$35.60	\$1,423	\$118.67	\$5,605	\$237.34	\$11,577
54	\$37.67	\$1,395	\$125.58	\$5,425	\$251.16	\$11,182
55	\$39.80	\$1,321	\$132.66	\$5,091	\$265.32	\$10,477
56	\$42.82	\$1,116	\$142.74	\$4,332	\$285.47	\$8,925
57	\$45.95	\$861	\$153.16	\$3,400	\$306.33	\$7,031
58	\$49.18	\$641	\$163.93	\$2,594	\$327.86	\$5,384
59	\$52.53	\$427	\$175.09	\$1,807	\$350.18	\$3,777
60	\$56.36	\$212	\$187.85	\$1,019	\$375.70	\$2,171
61	\$60.31	\$69	\$201.03	\$478	\$402.07	\$1,061
62	\$64.75	\$0	\$215.83	\$0	\$431.66	\$0
63	\$69.49	\$0	\$231.62	\$0	\$463.23	\$0
64	\$74.52	\$0	\$248.39	\$0	\$496.78	\$0
65	\$78.54		\$261.80		\$523.60	
66	\$84.85		\$282.85		\$565.69	
67	\$91.00		\$303.32		\$606.63	
68	\$98.15		\$327.17		\$654.35	
69	\$105.17		\$350.56		\$701.12	
70	\$113.27		\$377.57		\$755.14	
71	\$120.85		\$402.81		\$805.63	
72	\$130.32		\$434.39		\$868.78	
73	\$140.13		\$467.08		\$934.16	
74	\$150.29		\$500.95		\$1,001.90	
75	\$162.40		\$541.34		\$1,082.68	
76	\$135.40		\$451.33		\$902.66	
77	\$143.73		\$479.10		\$958.20	
78	\$152.61		\$508.69		\$1,017.38	
79	\$161.94		\$539.81		\$1,079.62	
80	\$171.83		\$572.76		\$1,145.53	

Solve for Target Premium - A100

† Face Amount is insufficient to require the minimum planned premium.

High Cash Value - HCV

\*Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of [5.25%] and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. TI not included in ages 76+. WLR not included in ages 56+. CHR not included in ages 76+. EXT not included in ages 76+. The Child Term Rider may be added for additional premium of \$2.50 monthly per \$10,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

ISSUE STATE: Oklahoma

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

RATE GENERATION DATE: June 22, 2022

SIC CODE: 9199

# Your Universal Life Insurance Rates

## TransElite® Universal Life Insurance Rates - Tobacco With Riders TI, WLR, CHR, EXT Death Benefit Option : A

Age	\$15,000 Face Amount		\$50,000 Face Amount		\$100,000 Face Amount	
	Monthly Premiums	Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65
16	N/A†		\$27.14	\$0	\$54.29	\$0
17	N/A†		\$27.94	\$0	\$55.89	\$0
18	N/A†		\$28.69	\$0	\$57.37	\$0
19	N/A†		\$29.72	\$0	\$59.44	\$0
20	N/A†		\$30.86	\$0	\$61.71	\$0
21	N/A†		\$32.33	\$0	\$64.66	\$0
22	N/A†		\$33.31	\$0	\$66.61	\$174
23	N/A†		\$34.56	\$0	\$69.11	\$750
24	N/A†		\$36.09	\$0	\$72.18	\$1,501
25	N/A†		\$37.30	\$0	\$74.61	\$2,271
26	N/A†		\$38.67	\$325	\$77.34	\$2,855
27	N/A†		\$40.51	\$633	\$81.01	\$3,373
28	N/A†		\$42.39	\$1,048	\$84.79	\$4,126
29	N/A†		\$44.49	\$1,387	\$88.99	\$4,702
30	N/A†		\$46.59	\$1,693	\$93.18	\$5,214
31	N/A†		\$48.96	\$1,971	\$97.91	\$5,676
32	N/A†		\$51.03	\$2,393	\$102.06	\$6,442
33	N/A†		\$53.53	\$2,697	\$107.06	\$6,977
34	N/A†		\$56.04	\$2,953	\$112.09	\$7,415
35	\$17.51	\$0	\$58.37	\$3,252	\$116.75	\$7,937
36	\$18.33	\$118	\$61.08	\$3,521	\$122.16	\$8,381
37	\$19.39	\$216	\$64.62	\$3,688	\$129.24	\$8,647
38	\$20.35	\$349	\$67.82	\$3,972	\$135.64	\$9,147
39	\$21.48	\$445	\$71.60	\$4,129	\$143.19	\$9,387
40	\$22.64	\$522	\$75.46	\$4,221	\$150.91	\$9,505
41	\$23.89	\$589	\$79.64	\$4,303	\$159.29	\$9,616
42	\$25.07	\$677	\$83.57	\$4,454	\$167.13	\$9,852
43	\$26.44	\$725	\$88.13	\$4,478	\$176.25	\$9,844
44	\$27.80	\$769	\$92.66	\$4,490	\$185.33	\$9,806
45	\$29.05	\$827	\$96.84	\$4,551	\$193.68	\$9,876
46	\$30.87	\$929	\$102.90	\$4,765	\$205.81	\$10,251
47	\$32.75	\$1,022	\$109.17	\$4,965	\$218.33	\$10,592
48	\$34.82	\$1,079	\$116.05	\$5,021	\$232.10	\$10,656
49	\$36.84	\$1,144	\$122.79	\$5,130	\$245.58	\$10,824
50	\$39.06	\$1,175	\$130.19	\$5,126	\$260.37	\$10,772

# Your Universal Life Insurance Rates

## TransElite® Universal Life Insurance Rates - Tobacco With Riders TI, WLR, CHR, EXT Death Benefit Option : A

Age	\$15,000 Face Amount		\$50,000 Face Amount		\$100,000 Face Amount	
	Monthly Premiums	Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65
51	\$41.36	\$1,192	\$137.87	\$5,083	\$275.73	\$10,636
52	\$43.76	\$1,200	\$145.86	\$5,003	\$291.72	\$10,435
53	\$46.50	\$1,157	\$155.01	\$4,771	\$310.01	\$9,928
54	\$49.19	\$1,143	\$163.96	\$4,624	\$327.93	\$9,598
55	\$52.01	\$1,076	\$173.36	\$4,306	\$346.71	\$8,921
56	\$55.37	\$868	\$184.55	\$3,527	\$369.10	\$7,326
57	\$58.87	\$618	\$196.22	\$2,609	\$392.44	\$5,452
58	\$62.44	\$423	\$208.13	\$1,877	\$416.27	\$3,958
59	\$66.18	\$243	\$220.61	\$1,207	\$441.22	\$2,582
60	\$70.33	\$70	\$234.42	\$552	\$468.84	\$1,242
61	\$74.76	\$0	\$249.19	\$75	\$498.37	\$257
62	\$79.57	\$0	\$265.22	\$0	\$530.44	\$0
63	\$84.52	\$0	\$281.72	\$0	\$563.44	\$0
64	\$89.56	\$0	\$298.54	\$0	\$597.08	\$0
65	\$95.32		\$317.74		\$635.48	
66	\$102.64		\$342.13		\$684.26	
67	\$109.68		\$365.59		\$731.17	
68	\$117.95		\$393.17		\$786.34	
69	\$126.05		\$420.16		\$840.32	
70	\$135.42		\$451.39		\$902.77	
71	\$144.15		\$480.48		\$960.96	
72	\$155.27		\$517.56		\$1,035.12	
73	\$166.70		\$555.66		\$1,111.32	
74	\$178.48		\$594.94		\$1,189.88	
75	\$192.74		\$642.45		\$1,284.91	
76	\$157.00		\$523.34		\$1,046.67	
77	\$166.16		\$553.85		\$1,107.70	
78	\$175.81		\$586.03		\$1,172.07	
79	\$185.97		\$619.90		\$1,239.81	
80	\$196.68		\$655.60		\$1,311.20	

Solve for Target Premium - A100

† Face Amount is insufficient to require the minimum planned premium.

High Cash Value - HCV

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A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

ISSUE STATE: Oklahoma

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

RATE GENERATION DATE: June 22, 2022

SIC CODE: 9199

## Definitions Page

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**TRANSELITE HCV - UNIVERSAL LIFE INSURANCE:** HCV policies have flexible premiums and can be funded with minimum premiums, but are typically used to build up cash surrender values. Cash value growth depends on the current interest crediting rate and cost of insurance charges. HCV policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to provide coverage to age 100, plus a cash value equal to the face amount at age 100. The premium is expected to sustain the policy - however, skipped or reduced premium payments, charges in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender or a face amount increase could require additional payments.

**ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER (TI) (RIDER FORM SERIES CRLTI100):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.

**WAIVER OF MONTHLY DEDUCTIONS DUE TO LAYOFF OR STRIKE RIDER (WLR) (RIDER FORM SERIES CRLWL100):** Protects life insurance from lapsing for up to six months if the insured employee only is involuntarily laid off.

**ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER (CHR) (RIDER FORM SERIES CRLLT300):** The Accelerated Death Benefit for Chronic Condition Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness or condition. See Rider for details.

**EXTENSION OF BENEFITS RIDER (EXT) (RIDER FORM SERIES CRLEX100):** If included with the policy, after the maximum percentage of coverage has been accelerated under the CHR rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the CHR coverage amount by 4% so that the monthly accelerations can continue. In some jurisdictions we may also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the CHR accelerations began, or earlier if the covered person is no longer eligible for benefits.

# **TRANSELITE<sup>®</sup>** **UNIVERSAL LIFE INSURANCE**



## ***TransElite<sup>®</sup>* Universal Life Insurance** **Limitations and Exclusions: What Doesn't Qualify**

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If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for insurance.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

### **ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER**

We will not pay rider benefits for care that is received or loss incurred as a result of:

- An intentionally self-inflicted injury or attempted suicide
- War or any act of war, declared or undeclared, when serving in the military or an auxiliary unit thereto
- The insured's alcohol, drug, or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness
- The insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity

### **EXTENSION OF BENEFITS RIDER**

The rider will terminate on the earliest of:

- The date the contract terminates;
- The date the contract lapses, subject to the grace period;
- The date the policy owner requests termination;
- The date the policy owner dies;
- The date the entire death benefit has been paid under the Accelerated Death Benefit for Chronic Condition Rider, or when the policy no longer satisfies the Eligibility for Benefits provision;



## **TransElite® Universal Life Insurance**

### **Limitations and Exclusions: What Doesn't Qualify**

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- The date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Chronic Condition Rider;
- The date a nonforfeiture option, if any, becomes effective; or
- The date a one-time lump-sum payment under the Accelerated Death Benefit for Chronic Condition Rider is paid.

#### **ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER**

We will not pay for any conditions diagnosed prior to the effective date of the rider.

#### **WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF OR STRIKE RIDER**

We will waive deductions for:

- Up to three layoffs or strikes in one 12-month period;
- For up to six months in any one 12-month period.

A 12-month period will be measured from the date the first month deduction is waived.

If the portability/conversion option provision of the contract is exercised, if any, the policy owner will need to provide proof of being employed (other than self-employment) for the six months prior to the layoff or strike.

This rider is not available for self-employed individuals.

The rider will terminate on the earliest of:

- The date the contract terminates;
- The date the contract lapses, subject to the grace period;
- The date the policy owner requests termination;
- The date the policy owner dies
- The anniversary date on or after the insured reaches age 60;
- The date the policy owner assigns the contract to another individual; or
- The date a nonforfeiture option, if any, becomes effective.

#### **CHILD TERM INSURANCE RIDER**

This rider is only available during the initial enrollment. This rider will terminate on the earliest of:

- The date the contract terminates, subject to the Conversion Options of this rider
- The date the contract lapses, subject to the grace period
- The date the policy owner requests termination
- The anniversary date on or after the insured child is no longer eligible as a dependent child
- The anniversary date on or after the last insured child has reached age 26
- The date a nonforfeiture option, if any, becomes effective

#### **TERMINATION OF INSURANCE**

Insurance, including all riders, ends on the earliest of the following dates:

- The monthly contract date following the receipt of written request to terminate
- The maturity date
- The date the insured dies

## **TransElite® Universal Life Insurance**

### **Limitations and Exclusions: What Doesn't Qualify**

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- The date the contract lapses or becomes fully paid-up life insurance, subject to the grace period
- The date a nonforfeiture option becomes effective

#### **PORTABILITY/CONVERSION OPTION**

If an employee loses eligibility or the group master policy terminates, insurance can be converted to an individual policy by submitting an application and the first month's premium to us within 31 days after termination. The amount of insurance cannot exceed the amount of insurance that ceases because of termination. No evidence of insurability is required.

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness, and integrity. In addition, we realize having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at [tebcs.com](http://tebcs.com).

