



**PRACTICAL, FLEXIBLE
PROTECTION FOR
WHAT MATTERS MOST**

TRANSAMERICA UNIVERSAL LIFE INSURANCESM

Available to the members of: Colorado Medical Society

**Products underwritten by Transamerica Life
Insurance Company, Cedar Rapids, IA**



Benefits for your unique needs.



Pursuing the financial future you and your loved ones deserve starts with understanding how to best protect your finances and quality of life. Consider this: If something were to happen to you, would your family be financially secure enough to live the life they deserve? With *Transamerica Universal Life Insurance*, you can help protect your family's financial future in the event of the unimaginable.

HELP PROTECT THOSE WHO DEPEND ON YOU

Help safeguard your family members' futures with benefits that can assist with your final expenses and your dependents' care, living expenses, or college tuition. With *Transamerica Universal Life Insurance*, you also have the opportunity to build cash value that you can borrow¹ against if an unexpected expense arises.

THE SECURITY YOU NEED. THE FLEXIBILITY YOU DESERVE.

Life insurance should fit your needs, which is why we don't limit your options with a one-size-fits-all approach. Whether you want to ensure your ability to keep a death benefit from now until you're 100, want to add to your term life policy, or want to build cash value you can borrow from when needed, our universal life insurance policy works for just the right segment of the population: you.

Highlights of *Transamerica Universal Life Insurance*



**NO PHYSICALS
OR BLOOD
WORK²**



**ACCUMULATES
CASH
VALUE**



**GUARANTEED
2%
INTEREST RATE**



**LOAN AND
WITHDRAWAL
OPTIONS¹**



**CONVENIENT
PAYROLL
DEDUCTION**

See "Your Universal Life Insurance Benefits" for more details.

Policy Questions?

 **Visit:** transamerica.com

 **Call:** 888-763-7474

¹Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided 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 that time exceed the policy basis.

²Acceptance will be based upon answers to questions on your application..

Your Universal Life Insurance Benefits

Transamerica 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.

SUPPLEMENTAL BENEFITS	
INCLUDED RIDERS	PLAN OPTION 1
Waiver of Monthly Deductions for Layoff or Strike Rider (Rider Form Series CRLWL100)	Included
Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLTI100) Accelerates up to the lesser of \$150,000 or 75% of the applicable death benefit	Included
Long Term Care Rider (Rider Form Series TRLC1200-0422) Accelerates 4% of the death benefit amount for monthly benefit for Confinement in Nursing Facility or Assisted Living Facility; or 2% of the death benefit amount for monthly benefit for Home Health Care or Adult Day Care. Not to exceed the per diem amount allowed by HIPAA times the number of days on the calendar year	Included
Extension of Benefits Rider (Rider Form Series TRLEX1200-0422) Extends benefits after 100% of death benefit has been paid under the Long Term Care Rider by increasing the benefit amount (4% for monthly benefit for Confinement in Nursing Facility or Assisted Living Facility; or 2% for monthly benefit for Home Health Care or Adult Day Care). Not to exceed the per diem amount allowed by HIPAA times the number of days on the calendar year. This rider will include a 25% paid-up benefit when the Benefit Restoration Rider is not included on the same plan.	Included
Benefit Restoration Rider (Rider Form Series TRLRE1200-0422)	Included

Your Universal Life Insurance Rates

PLAN OPTION 1 Transamerica Universal Life Insurance Rates

UniversalLife10.2022.07.prod,shared,aws.CO.80230.8611.11/01/2024

Non-Tobacco with Riders: TI, WML, LTC, EXT-LTC, RES-LTC

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
18	\$14.42	\$0	\$28.84	\$0	\$43.26	\$0
19	\$14.82	\$0	\$29.63	\$0	\$44.44	\$0
20	\$15.22	\$0	\$30.43	\$0	\$45.64	\$0
21	\$15.63	\$0	\$31.26	\$0	\$46.89	\$0
22	\$16.07	\$0	\$32.14	\$0	\$48.21	\$0
23	\$16.55	\$0	\$33.10	\$0	\$49.65	\$0
24	\$17.04	\$0	\$34.07	\$0	\$51.10	\$0
25	\$17.54	\$0	\$35.08	\$0	\$52.62	\$0
26	\$18.36	\$0	\$36.71	\$0	\$55.06	\$0
27	\$19.00	\$0	\$37.99	\$0	\$56.99	\$226
28	\$19.59	\$0	\$39.17	\$0	\$58.75	\$719
29	\$20.24	\$0	\$40.47	\$0	\$60.70	\$1,002
30	\$20.96	\$0	\$41.92	\$0	\$62.87	\$1,451
31	\$22.04	\$0	\$44.07	\$37	\$66.10	\$1,666
32	\$22.80	\$0	\$45.59	\$360	\$68.38	\$2,083
33	\$23.59	\$0	\$47.18	\$731	\$70.77	\$2,578
34	\$24.52	\$0	\$49.04	\$920	\$73.56	\$2,792
35	\$25.43	\$0	\$50.85	\$1,215	\$76.27	\$3,172
36	\$26.91	\$0	\$53.81	\$1,532	\$80.72	\$3,591
37	\$27.96	\$0	\$55.91	\$1,619	\$83.86	\$3,663
38	\$29.02	\$0	\$58.04	\$1,845	\$87.05	\$3,939
39	\$30.10	\$0	\$60.20	\$2,082	\$90.30	\$4,240
40	\$31.36	\$63	\$62.71	\$2,224	\$94.07	\$4,402
41	\$33.13	\$162	\$66.26	\$2,297	\$99.39	\$4,447
42	\$35.01	\$280	\$70.02	\$2,410	\$105.02	\$4,547
43	\$36.92	\$393	\$73.83	\$2,527	\$110.75	\$4,671
44	\$38.94	\$470	\$77.88	\$2,581	\$116.81	\$4,691
45	\$40.63	\$528	\$81.25	\$2,597	\$121.87	\$4,669
46	\$42.35	\$602	\$84.70	\$2,647	\$127.05	\$4,704
47	\$44.11	\$673	\$88.21	\$2,701	\$132.32	\$4,734
48	\$46.56	\$659	\$93.12	\$2,573	\$139.67	\$4,495

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the TI rider. Issue ages 66+ do not include the LTC rider. Issue ages 66+ do not include the EXT-LTC rider. Issue ages 66+ do not include the RES-LTC rider. The Child Term Insurance 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. High Cash Value - HCV

Issue State: Colorado
Rate Generation Date: July 11, 2024
SIC Code: 8611

Your Universal Life Insurance Rates

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Non-Tobacco with Riders: TI, WML, LTC , EXT-LTC , RES-LTC

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
49	\$49.39	\$659	\$98.78	\$2,477	\$148.16	\$4,297
50	\$52.50	\$605	\$104.99	\$2,274	\$157.49	\$3,948
51	\$55.89	\$500	\$111.78	\$1,966	\$167.67	\$3,440
52	\$59.31	\$423	\$118.61	\$1,723	\$177.91	\$3,028
53	\$63.04	\$274	\$126.08	\$1,337	\$189.12	\$2,404
54	\$66.79	\$131	\$133.58	\$965	\$200.36	\$1,806
55	\$70.49	\$0	\$140.98	\$324	\$211.47	\$807
56	\$75.92	\$0	\$151.84	\$0	\$227.75	\$0
57	\$81.50	\$0	\$163.00	\$0	\$244.50	\$0
58	\$87.51	\$0	\$175.02	\$0	\$262.52	\$0
59	\$93.71	\$0	\$187.42	\$0	\$281.12	\$0
60	\$100.57	\$0	\$201.14	\$0	\$301.70	\$0
61	\$107.83	\$0	\$215.66	\$0	\$323.49	\$0
62	\$115.78	\$0	\$231.56	\$0	\$347.34	\$0
63	\$124.23	\$0	\$248.45	\$0	\$372.68	\$0
64	\$133.84	\$0	\$267.68	\$0	\$401.52	\$0
65	\$142.45		\$284.90		\$427.35	
66	\$153.58		\$307.16		\$460.74	
67	\$165.27		\$330.54		\$495.81	
68	\$178.00		\$355.99		\$533.98	
69	\$191.73		\$383.46		\$575.19	
70	\$206.69		\$413.38		\$620.06	
71	\$221.82		\$443.63		\$665.45	
72	\$238.92		\$477.83		\$716.74	
73	\$257.44		\$514.88		\$772.32	
74	\$277.50		\$555.00		\$832.50	
75	\$299.59		\$599.18		\$898.77	
76	\$225.68		\$451.35		\$677.03	
77	\$239.56		\$479.12		\$718.68	
78	\$254.36		\$508.72		\$763.07	
79	\$269.92		\$539.84		\$809.75	
80	\$286.40		\$572.79		\$859.19	

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the TI rider. Issue ages 66+ do not include the LTC rider. Issue ages 66+ do not include the EXT-LTC rider. Issue ages 66+ do not include the RES-LTC rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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Tobacco with Riders: TI, WML, LTC, EXT-LTC, RES-LTC

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
18	\$19.34	\$0	\$38.68	\$0	\$58.01	\$0
19	\$19.95	\$0	\$39.89	\$0	\$59.84	\$0
20	\$20.51	\$0	\$41.02	\$0	\$61.53	\$0
21	\$21.42	\$0	\$42.83	\$0	\$64.25	\$0
22	\$22.03	\$0	\$44.06	\$0	\$66.09	\$0
23	\$22.74	\$0	\$45.47	\$0	\$68.20	\$0
24	\$23.38	\$0	\$46.76	\$0	\$70.14	\$0
25	\$24.10	\$0	\$48.20	\$0	\$72.30	\$0
26	\$25.14	\$0	\$50.27	\$0	\$75.40	\$0
27	\$26.06	\$0	\$52.11	\$0	\$78.17	\$0
28	\$26.88	\$0	\$53.75	\$0	\$80.63	\$0
29	\$27.81	\$0	\$55.61	\$0	\$83.41	\$0
30	\$28.74	\$0	\$57.48	\$0	\$86.22	\$0
31	\$30.97	\$0	\$61.93	\$0	\$92.89	\$0
32	\$32.05	\$0	\$64.09	\$0	\$96.14	\$0
33	\$33.14	\$0	\$66.27	\$0	\$99.40	\$0
34	\$34.38	\$0	\$68.76	\$0	\$103.14	\$0
35	\$35.68	\$0	\$71.36	\$0	\$107.04	\$0
36	\$39.35	\$0	\$78.70	\$0	\$118.04	\$91
37	\$40.72	\$0	\$81.43	\$0	\$122.14	\$569
38	\$42.19	\$0	\$84.38	\$0	\$126.57	\$964
39	\$43.77	\$0	\$87.53	\$112	\$131.30	\$1,353
40	\$45.41	\$0	\$90.81	\$273	\$136.21	\$1,521
41	\$47.49	\$0	\$94.98	\$495	\$142.46	\$1,796
42	\$49.93	\$0	\$99.85	\$649	\$149.78	\$1,970
43	\$52.39	\$0	\$104.78	\$827	\$157.17	\$2,178
44	\$55.06	\$0	\$110.12	\$897	\$165.17	\$2,225
45	\$57.91	\$0	\$115.82	\$1,008	\$173.72	\$2,331
46	\$60.39	\$0	\$120.77	\$945	\$181.15	\$2,180
47	\$63.00	\$0	\$126.00	\$864	\$189.00	\$2,005
48	\$66.00	\$0	\$132.00	\$660	\$197.99	\$1,640

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the TI rider. Issue ages 66+ do not include the LTC rider. Issue ages 66+ do not include the EXT-LTC rider. Issue ages 66+ do not include the RES-LTC rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
49	\$68.87	\$0	\$137.73	\$556	\$206.59	\$1,436
50	\$72.01	\$0	\$144.02	\$476	\$216.02	\$1,269
51	\$76.26	\$0	\$152.52	\$179	\$228.78	\$770
52	\$80.52	\$0	\$161.04	\$0	\$241.56	\$382
53	\$85.16	\$0	\$170.31	\$0	\$255.47	\$0
54	\$90.04	\$0	\$180.08	\$0	\$270.11	\$0
55	\$94.91	\$0	\$189.81	\$0	\$284.71	\$0
56	\$100.90	\$0	\$201.79	\$0	\$302.69	\$0
57	\$107.08	\$0	\$214.15	\$0	\$321.22	\$0
58	\$113.67	\$0	\$227.34	\$0	\$341.01	\$0
59	\$120.53	\$0	\$241.05	\$0	\$361.57	\$0
60	\$127.79	\$0	\$255.58	\$0	\$383.37	\$0
61	\$135.87	\$0	\$271.73	\$0	\$407.59	\$0
62	\$144.32	\$0	\$288.63	\$0	\$432.94	\$0
63	\$152.94	\$0	\$305.88	\$0	\$458.81	\$0
64	\$162.59	\$0	\$325.18	\$0	\$487.77	\$0
65	\$174.20		\$348.39		\$522.59	
66	\$186.59		\$373.17		\$559.75	
67	\$199.51		\$399.01		\$598.52	
68	\$214.06		\$428.11		\$642.16	
69	\$229.93		\$459.85		\$689.77	
70	\$247.05		\$494.10		\$741.15	
71	\$264.71		\$529.42		\$794.12	
72	\$284.61		\$569.22		\$853.82	
73	\$306.22		\$612.43		\$918.64	
74	\$329.58		\$659.16		\$988.74	
75	\$355.42		\$710.84		\$1,066.26	
76	\$261.68		\$523.36		\$785.04	
77	\$276.94		\$553.88		\$830.81	
78	\$293.03		\$586.06		\$879.09	
79	\$309.97		\$619.93		\$929.90	
80	\$327.82		\$655.63		\$983.44	

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the TI rider. Issue ages 66+ do not include the LTC rider. Issue ages 66+ do not include the EXT-LTC rider. Issue ages 66+ do not include the RES-LTC rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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Definitions Page

CHILD TERM INSURANCE RIDER (CTR)

If included in the contract, this rider allows an insured member or spouse (but not both) to insure all eligible children, age 15 days and no older than age 25 years, for the selected amount of term insurance. Insurance on each child terminates on the child's 26th birthday or when the parent's insurance ends, whichever is earlier. Upon termination, the child has 31 days in which to convert to an individual contract for up to the lesser of 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.

WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF OR STRIKE RIDER (WML)

Waives the monthly deductions if the member is involuntarily laid off or is on strike. Benefits are based on the member's layoff only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured member's layoff. Rider is available for issue up to age 55 and terminates on the contract anniversary on or following the member's 60th birthday or when the insurance is assigned to another party, whichever is earlier.

ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER (TI)

Accelerates a portion of the death benefit amount if an insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months. When exercised, the administrative expense charge and 12 months advanced interest will be deducted from the benefit payment, the death benefit and other contract values will be reduced accordingly and this rider will terminate.

LONG TERM CARE RIDER (LTC) (RIDERS FORM SERIES TRLC1200-0422):

If included in the plan design, the Long Term Care Rider ("LTC Rider") pays a monthly Long Term Care benefit when the insured has incurred expenses for Qualified Long Term Care Services (after the insured has been certified as being a chronically ill individual and is confined to a nursing or assisted living facility or is receiving home health care or adult day care). A chronically ill individual is an individual who has been certified by a Licensed Health Care Practitioner as being unable to perform at least two Activities of Daily Living for a period of at least 90 days without human assistance; or has a severe cognitive impairment that requires substantial supervision to protect the insured from threats to their safety. Activities of Daily Living include bathing, continence, dressing, eating, toileting, and transferring).

Plan of Care and Proof of Loss documentation are required. Proof of Loss documentation must be filed for each calendar month. There is an elimination period that must be satisfied before benefits are payable.

Monthly deductions will be waived while benefits are paid under this rider.

We will deduct administrative expense charges and the proportionate repayment of any outstanding loan balance from each benefit payment.

Benefit payments under this rider will be deducted from the policy death benefit. Each benefit payment reduces the following contract values: death benefit, face amount, accumulation value, surrender charge, guaranteed cash value, and outstanding loan balance, if any.

If the insured qualifies for benefits under both the Accelerated Death Benefit for Terminal Condition Rider and the LTC Rider, and if a claim is made under both riders, the Accelerated Death Benefit for Terminal Condition Rider will be paid first. Any payments under the LTC Rider will be based on the newly reduced face amount on the certificate.

We will not pay benefits under the Accelerated Death Benefit for Terminal Condition Rider and the LTC Rider simultaneously. In no event will the total of all benefits paid under these riders exceed the certificate face amount prior to the initial payment of these riders.

We will not pay an Accelerated Death Benefit on any riders attached to the contract.

Definitions Page

EXTENSION OF BENEFITS RIDER (EXT-LTC) (RIDER FORM SERIES TRLEX1200-0422):

If included in the plan design, this rider will extend benefits after 100% of the life insurance death benefit has been paid under the LTC Rider and an insured member or spouse continues to be eligible for benefits.

The death benefit increase amount will be equal to the percentage shown under Product Details and varies based on whether the Long Term Care benefit paid was due to confinement (in a nursing or assisted living facility) or due to home care or adult day care.

As soon as the first increase is applied under this rider, a paid-up certificate will be issued for a percentage (shown under Product Details) of the death benefit that was in force on the date the first monthly Long Term Care benefit was paid under the LTC Rider. Paid-up certificate is not included when Extension of Benefits Rider and Benefit Restoration Rider are part of the same plan design.

BENEFIT RESTORATION RIDER (RES-LTC) (RIDER FORM SERIES TRLRE1200-0422):

If included in the plan design, this rider restores the accumulation value, surrender charges and guaranteed cash value of death benefit if a benefit under the LTC Rider is paid. The maximum restoration amount is equal to the policy's one-time death benefit. Restored death benefits cannot be accelerated again under the LTC Rider or an Extension of Benefits Rider.

Limitations and Exclusions: What Doesn't Qualify

If an insured member 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 year, the death benefit for suicide (while sane or insane) is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

PORTABILITY OPTION

If a member loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can continue through the Transamerica Portability Trust by submitting a written request to exercise this option no later than 31 days after the date of termination. The member will be billed directly and premiums may exceed the premiums that were paid through the association due to increased administrative costs for direct billing.

CHILD TERM INSURANCE RIDER

The term insurance on an insured child will terminate on the earliest of the following:

- 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 insured requests termination
- The certificate anniversary following the date the insured child is no longer eligible as a dependent child
- The certificate anniversary after the last insured child has reached his or her 26th birthday
- The date a nonforfeiture option under the contract, if any, becomes effective

WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF OR STRIKE RIDER

The monthly deductions will be waived for up to 6 months, for up to 3 layoffs or strikes, in any one 12-month period.

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The certificate anniversary that coincides with or next follows the insured's 60th birthday
- The date the insured assigns the contract to another individual
- The date a nonforfeiture option under the contract, if any, becomes effective

ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination

Limitations and Exclusions: What Doesn't Qualify

- The date the insured dies
- The date a nonforfeiture option under the contract, if any, becomes effective
- The date an accelerated death benefit is paid under this rider

LONG TERM CARE RIDER

Qualified Long Term Care Services do not include care, confinement or services:

- Resulting from alcoholism, or drug addiction or chemical dependency unless as a result of medication used as prescribed by a physician
- Resulting from or arising out of attempted suicide or intentionally self-inflicted injury
- Due to participation in a felony, riot or insurrection
- For which no charge is normally made in the absence of insurance
- Received outside the 50 United States and the District of Columbia
- Performed by an immediate family member. An immediate family member can provide covered care or services if he or she is a regular employee of an organization that is engaged in providing the Qualified Long Term Care Services. The organization he or she works for must receive the payment for the care or service. An immediate family member must receive no compensation other than the normal compensation for employees in his or her job category

We will not pay benefits that duplicate benefits from government facilities, Medicare, governmental programs, state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law.

We will not pay Long Term Care benefits under this rider for facility confinement or home health care services/adult day care simultaneously, even if the insured otherwise qualifies for both. The benefit paid will be whichever is greater.

The rider will terminate on the earliest of any of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured dies
- The date on which the cumulative monthly Long Term Care benefit payments equal 100% of the death benefit amount, subject to any rights under an optional Extension of Benefits Rider
- The date a nonforfeiture option under the contract, if any, becomes effective

EXTENSION OF BENEFITS RIDER

The rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured dies
- The date, after the entire death benefit has been paid under the LTC Rider, when the insured no longer satisfies the Eligibility for Benefits provision
- The date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly Long Term Care benefit was paid under the LTC Rider
- The date a nonforfeiture option under the contract, if any, becomes effective

Limitations and Exclusions: What Doesn't Qualify

BENEFIT RESTORATION RIDER

The rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the Insured dies
- The date the LTC Rider terminates
- The date a nonforfeiture option under the contract, if any, becomes effective

TERMINATION OF INSURANCE

Insurance under this certificate will end on the earliest of any of the following:

- The monthly date following the receipt of written request to terminate insurance
- The maturity date
- The date the insured dies
- The date the certificate lapses or is surrendered under a nonforfeiture option, subject to the grace period
- The date the group master policy terminates, subject to the Portability Option

Group Benefits Disclosure Policy

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary 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.

Policy Questions?

 **Visit:** transamerica.com

 **Call:** 888-763-7474

This is a brief summary of *Transamerica Universal Life Insurance*SM UL10 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy form series TMUL1000-0421 and TCUL1000-0421. Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.