A GAME-CHANGING EXPERIENCE

TRANSAMERICA FE EXPRESS SOLUTION℠ AND TRANSAMERICA GRADED FE EXPRESS SOLUTION℠

TRANSAMERICA®

For Agent Use Only. Not for Use With the Public.

Transamerica FE Express Solution

GAME CHANGING FOR YOU. LIFE CHANGING FOR CLIENTS.

Our time on Earth brings boundless joys and challenges alike. And when the time comes, we all want to focus on what really matters — family, not finances. Help give your clients a quick, easy solution so they can worry less about unexpected financial burdens and get back to living.

INTRODUCING THE NEW *TRANSAMERICA FE EXPRESS SOLUTION*℠.

It starts with a streamlined, fully integrated, all-digital experience for you and your clients, with 100% instant decisions, text and email signature options, and electronic policy delivery in as fast as 10 minutes. Clients can choose from multiple, flexible payment options to meet their evolving needs in today's market place. And you get the competitive edge of a one-of-a-kind funeral planning benefit your clients will love.

INSTANT DECISIONING

Fast and convenient underwriting and an all-digital platform redefines how you sell and manage policies — virtually or in person. Save time, increase productivity, and improve placement rates! And, in most cases, in **10** minutes or less.

FUNERAL PLANNING SERVICES AT NO ADDITIONAL COST

Give your clients more than life insurance protection with personalized, optional funeral planning support when they need it most. Preparing estate documents, selecting a preferred funeral home, and securing personal information are all made easy for your clients with **24/7/365** advisor assistance from Everest.[1]

UP TO $50,000 PERMANENT LIFE INSURANCE PROTECTION WITH GUARANTEED LEVEL PREMIUMS

Built to help keep promises for generations to come, the *Transamerica FE Express Solution* provides guaranteed level premiums and permanent lifetime protection.

[1] Not available in all states. The funeral consultation and planning services and any associated warranty provided by Everest Funeral Package, LLC, are solely provided by Everest Funeral Package, LLC, not by Transamerica Corporation or any of its affiliates. Everest® is a federally registered service mark of Everest Funeral Package, LLC. Everest Funeral Package, LLC, and its respective affiliates have no affiliation with Everest RE Group LTD, Everest Reinsurance Company, or any of their affiliates.

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PRODUCTS AT-A-GLANCE

	Transamerica FE Express Solution℠	*Transamerica Graded FE Express Solution℠*
Product Type	Nonparticipating whole life	Nonparticipating whole life
Product Description	Immediate level death benefit — first day full coverage can be obtained in as few as **10** minutes with the *Concierge Planning Rider℠/Benefit℠* that provides funeral concierge services and legacy planning tools at no additional cost.	Graded death benefit during the first two policy years — coverage can be obtained in as few as **10** minutes with the *Concierge Planning Rider℠/Benefit℠* that provides funeral concierge services and legacy planning tools at no additional cost.
Premium Paying Period	Level premiums to age **100**	Level premiums to age **121**
Risk Classes	Select Nontobacco Select Tobacco	Nontobacco Tobacco
Issue Ages	**18–85**	**18–80**
Ownership	Insured same as owner	Insured same as owner
Issue Ages Based Upon	Age last birthday	Age last birthday
Face Amounts	Minimum: **$5,000** Maximum: Ages 18–75: **$50,000** Ages 76–85: **$25,000**	Minimum: **$5,000** Maximum: All ages: **$25,000**
Benefit Period	This product matures at age **121.**	This product matures at age **121.**
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 received from the Policy date to the date of death, minus any loan balance. Death Benefit after first two policy years is based on Face Amount for death of the Insured regardless of cause of death.
Policy Loans	The policy loan rate is variable, not to exceed 8%.	The policy loan rate is variable, not to exceed 8%.
Available Riders (Riders subject to state availability)	• Accelerated Death Benefit Rider with Nursing Home Benefit[2] • Accelerated Death Benefit Rider[3] • *Concierge Planning Rider*[4]	• *Concierge Planning Rider*[4]
Premium Modes and Payment Options	Monthly or Annual Premium Modes • ACH • Credit Card • Debit Card • Social Security Direct Express® Debit MasterCard®	Monthly or Annual Premium Modes • ACH • Credit Card • Debit Card • Social Security Direct Express® Debit MasterCard®
Modal Factors	Annual: **1.000** Monthly **0.0860**	Annual: **1.000** Monthly **0.0860**
Policy Fee	**$42** per year	**$42** per year
State Availability Exclusions	CA, GU, PR, NY, & VI	CA, GU, PR, NY, & VI
State Exclusions for Replacements	FL, GA, IN, KS, OK, & WY	FL, GA, IN, KS, OK, & WY
Conversion	Conversions from term policies are not allowed.	Conversions from term policies are not allowed.
Citizenship	Available for all U.S. citizens. If the client is not a U.S. citizen, they must have a valid green card that does not expire within the next **90** days.	Available for all U.S. citizens. If the client is not a U.S. citizen, they must have a valid green card that does not expire within the next **90** days.

[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.
[2] Accelerated Death Benefit Rider with Nursing Home Benefit is not available in Florida.
[3] Accelerated Death Benefit Rider is available for Florida only.
[4] In Florida, this benefit is 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.

PERSONALIZE YOUR CLIENTS' PLANS

Funeral planning benefits included on every policy at no additional cost[1]

ADDITIONAL SERVICE RIDER

With the *Concierge Planning Rider*, your clients get support they need at one of life's most difficult times. This rider provides funeral concierge services through an independent, third-party service provider, Everest Funeral Package, LLC, (Everest) and it offers an array of tools and benefits:

24/7/365 EXPERT ADVISORS	ACCESS TO WILL PREP℠	TENZING™	PRICEFINDER℠
Everest advisors are licensed funeral directors — available 24/7/365 to assist families with all funeral-related needs. Funeral planning tools are also available online, making it easy to research and plan at the client's convenience.	Tools to create will, healthcare directive, power of attorney, and other personalized legal documents. Create, print, sign, save, and update documents from anywhere, anytime.	Secure document storage: 100 GB capacity for secure storage of personal data and documents.	Decision-making and budgeting is easy with on-demand comparisons of funeral home prices in your area.

CHARGES

There is no direct premium or monthly deduction cost for this rider.

ISSUE AGES & RIDER MIN/MAX

Issue ages are the same as the base policy.

ELIGIBILITY

Available on all policies once the owner signs the Consent to Share Information Form.

AVAILABILITY AFTER ISSUE

This rider can be added or removed at any time if eligibility requirements are met.

ADDITION & REINSTATEMENTS

If the policy is reinstated, the rider may be reinstated. To reinstate the rider, a new consent form will need to be completed.

TERMINATION OF RIDER

The rider will terminate for the following reasons:

- The policy lapses (The rider may be reinstated with the policy with new consent form.)
- Owner/primary insured revoke the consent to sharing the primary insured's personal information with Everest
- We terminate our relationship with Everest or they cease to do business
- The policy is surrendered

[1] Availability of the additional services rider is subject to state approval, and it is not available in all states. In Florida, this service is 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.

[2] The funeral concierge services and any associated warranty provided by Everest Funeral Package, LLC are solely provided by Everest Funeral Package, LLC, not by Transamerica Corporation or any of its affiliates. Everest® is a federally registered service mark of Everest Funeral Package, LLC.

ADDITIONAL BENEFITS AND RIDERS

ACCELERATED DEATH BENEFIT RIDERS[1]

Transamerica's Accelerated Death Benefit Rider (ADBR) provides an accelerated death benefit that is paid instead of the cash value or death benefit on an insured's policy. The ADBR can be used to help pay for medical or nursing home expenses resulting from a medical condition from an injury or illness as determined by a physician.

Transamerica's ADBR requires satisfactory proof of the insured's qualifying event while the policy and rider are in force. This calls for a completed request and a physician's statement. We may request additional medical information from the physician who submits the statement.

ACCELERATED DEATH BENEFIT RIDER WITH NURSING HOME BENEFIT (NHB) (Not available in Florida)

Eligibility requirements: The insured is required to be continuously confined in an eligible nursing home for 90 days and have a physician certify that the client will continuously remain there until their passing. Confinement to an eligible institution must be the result of:

- An accident that occurs on or after the effective date of the rider
- A specifically diagnosed illness that first manifests itself more than 30 days following the effective date of the rider

The NHB is not available if the applicant needs assistance in the activities of daily living at the time of application or two years prior to the application.

ACCELERATED DEATH BENEFIT RIDER — FLORIDA ONLY

This rider is available when the insured can reasonably expect death within 12 months of receipt of a physician's statement.

How the Benefit Is Determined

Policy death benefit that would be in force at the end of 12 months following the acceleration date discounted for 12 months

−

Premiums necessary to provide insurance to the date of the Accelerated Death Benefit payment

−

Loan balance

−

Administrative charge

= **BENEFIT AMOUNT**

[1] 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.

FASTER DECISIONS. FASTER SALES.

Transamerica FE Express Solution provides an easy, straight-forward, all-digital experience — from quote to application to decisioning and policy delivery — all in as fast as 10 minutes to qualified applicants.

ALL-DIGITAL APPLICATION AND AGENT DASHBOARD

No matter how you sell — in person or virtually — the *Transamerica FE Express Solution* provides a fast, simple application for greater control and flexibility. Before your client applies, you can quote coverage by premium or death benefit to fit their needs and budget. The quote parameters automatically carry over to pre-fill the application, which may save you and your client time. You can also skip the quote and start an application at any time.

The streamlined digital application is designed to deliver coverage in as fast as 10 minutes. It automatically saves your progress and inputs so you and your client can return to complete it later, if necessary. Your agent dashboard provides a convenient snapshot of your current applications by status so you can efficiently manage your business.

You'll access your agent dashboard from Agent Home. New to Agent Home? Simply activate your Agent Home Page using your agent/producer ID number (referred to as an advisor number).

REAL-TIME UNDERWRITING DECISIONS

There are no invasive underwriting requirements, and the all-digital underwriting engine provides an immediate, consistent, point-of-sale underwriting decision for every application. The application will never be referred to an underwriter.

Not sure whether your client will qualify for coverage? No problem. The simple pre-qualification tool can save you time and helps you quote with confidence. The tool is designed to identify common medical conditions and lifestyle information that may result in an adverse underwriting decision or risk class.

COVERAGE IN AS FAST AS 10 MINUTES

The streamlined and intuitive application experience collects the relevant information at every step of the process. You'll receive a notification once the first premium processes and coverage begins. Your client's digital policy will be delivered electronically via their customer portal.

CONVENIENT CUSTOMER PORTAL

After clients obtain coverage, they can access their digital policy and review policyholder notifications — including Everest registration instructions — in their customer portal. Additionally, clients can easily manage their policy 24/7/365. It's another way Transamerica keeps insurance simple so your clients can focus on what matters most, and you can focus on growing your business.

Customer portal self-service capabilities:[1]

- View policy documents
- Review correspondence
- Update billing and payment preferences
- View payment history
- Update contact information
- Complete most policy change forms

[1] Some exclusions may apply.

UNDERWRITING GUIDELINES

OUR APPROACH

Transamerica and our third-party administrators utilize a digitally enabled underwriting process built to deliver quick, consistent decisions. This process provides a streamlined approach to underwriting risk selection, focusing on applicant-specific data such as personal history, height/weight, and health conditions.

ELECTRONIC MEDICAL DATA

For maximum convenience, the new process prioritizes simplicity when it comes to collecting clients' health information.

- Straightforward personal history and lifestyle questions combined with diagnostic and prescription data direct from the healthcare provider eliminate the need for lengthy, intrusive health questions and traditional medical records.
- All electronic medical data will be ordered through Transamerica and will be administered through Transamerica-approved vendors, safely and securely.

INSURABLE INTEREST

Insurable interest must exist between the proposed insured, policy owner, payer, and beneficiary or beneficiaries. Underwriting reserves the right to make the final determination on the issuance of any policy.

AN APPLICATION IS VALID FOR 60 DAYS

Did you know?

Your client may request more information about the health data we received in making our decision by contacting Milliman:

Email:
FCRAReport@milliman.com

Phone:
877-211-4816

Mail:
P.O. Box 2223, Brookfield, WI 53008

ADULT PERSONAL HISTORY

Transamerica uses new underwriting rules to offer the best rate possible and does not stack nonrelated medical conditions.

The proposed insured will most likely qualify for SELECT if ...

- Their medical conditions, lifestyle factors & height/weight are ALL (rated Select) or they have multiple nonrelated medical conditions that are each independently (rated Select).

The proposed insured will most likely qualify for GRADED if ...

- They have one medical condition (rated Graded), height/weight are Select, and ALL lifestyle factors are Select OR
- They have more than 1 medical condition (rated Graded) that is not considered a comorbidity or they have multiple nonrelated medical conditions that are each independently (rated Graded).

The proposed insured will most likely be declined if ...

- They have one medical condition or one lifestyle factor that is rated as a Decline OR
- Their height/weight is rated as Decline OR
- They have more than 1 comorbidity

- Lifestyle factors include questions related to alcohol/drug use, driving record, and felonies. See Adult Single Condition Decision Chart for specific Lifestyle ratings.
- A comorbidity refers to the presence of one or more additional diseases or disorders co-occurring in an individual. These conditions interact with each other, complicating medical management and treatment. (Example: of comorbidity is tobacco use in combination with supplemental oxygen use).

ADULT SINGLE CONDITION DECISION CHART

CONDITION	TIMEFRAME	DECISION
Alcohol/drug treatment	Within 2 years After 2 years	Decline Select
Alzheimer's disease	Ever	Decline
Amputation, not due to trauma	Ever	Decline
Amyotrophic Lateral Sclerosis (ALS)	Ever	Decline
Aneurysm		Select
Angina (cardiac chest pain)	Within 2 years	Select
Arrhythmia		Select
Asthma	Ever	Select
Atrial Fibrillation	Within 2 years	Select
Autism		Select
Bedridden	Current	Decline
Bipolar		Select
Black Lung		Select
Blood Clots (no complications/time since resolved)		Select
Blood Disorder		Select
Bronchitis (chronic)		Select
Cancer, excluding basal cell carcinoma	Never treated	Decline
	Last treatment within 2 years	Decline
	Last Treatment 2-4 years ago	Graded
	Last treatment over 4 years ago	Select
Cardiac surgery	Within 12 months After 12 months	Select Select
Cardiomyopathy	Ever	Graded
Cerebral Palsy	Ever	Decline
Chest Pain		Select
Chronic Pain		Select
Chronic Pancreatitis	Ever	Graded
Circulatory Disorder		Select
Cirrhosis	Ever	Graded
Clotting Disorder		Select
Congestive heart failure (CHF)	Ever	Select
Cognitive Disorder		Select
COPD, including emphysema and chronic bronchitis	Ever	Select
Coronary Artery Disease (CAD)	Within 2 years	Select
Creutzfeldt-Jakob Disease		Select
Crohn's Disease		Select
Cystic or Pulmonary Fibrosis	Ever	Decline
Defibrillator	Ever	Decline

CONDITION	TIMEFRAME	DECISION
Depression		Select
Dementia	Ever	Decline
Diabetic Coma		Select
Diabetes with insulin, peripheral vascular disease, neuropathy, retinopathy, or kidney disease	Within 2 years	Select
Down Syndrome	Ever	Decline
Driving (including: reckless driving, DUI/DWI/OWI)	After 2 years	Select
Drug use	Within 2 years After 2 years	Decline Select
Electric Scooter/Cart		Select
Emphysema		Select
Encephalitis		Select
Epilepsy		Select
Felony charges, or have such charges pending	Within 2 years After 2 years	Decline Select
Gaucher's Disease		Select
Gestational DM		Select
HIV/AIDS	Ever	Decline
Heart attack	Within 12 months	Select
Heart Disease		Select
Heart Murmur		Select
Hepatitis B or C	Within 2 years	Select
Hospice palliative, or home health care	Current	Decline
Hospitalization (2 or more nights)	Within 12 months After 12 months	Decline Select
Hunter Syndrome		Select
Huntington's Disease	Ever	Decline
Incarceration or on probation or parole	Current	Decline
Irregular heart beat	Within 2 years	Select
Kidney dialysis	Within 12 months After 12 months	Graded Select
Kidney failure	Within 12 months After 12 months	Graded Select
Liver Disease/Disorder (excluding Fatty Liver Disease)	Within 2 years	Select
Liver failure	Ever	Graded
Lupus	Ever	Select
Marijuana use		Select
Mental Retardation		Select
Memory loss	Ever	Decline
Mental health disorder resulting in inpatient treatment	Within 2 years After 2 years	Graded Select
Mental incapacity	Ever	Decline
Metastatic cancer, recurrent cancer or cancer of multiple sites	Ever	Decline

CONDITION	TIMEFRAME	DECISION
Multiple Driving Offenses		Select
Multiple Sclerosis	Ever	Select
Muscular Dystrophy	Ever	Graded
Niemann-Pick Disease		Select
Nursing home, assisted living, or long-term care facility	Current	Decline
Organ transplant recipient or recommendation	Ever	Decline
Oxygen (Supplemental)	Within 12 months After 12 months	Graded Select
Parkinson's disease	Ever	Select
Pending tests, surgery, hospitalization, medical diagnosis, or test results	Within 6 months After 6 months	Decline Select
Peripheral Artery/Vascular Disease (PAD/PVD)		Select
Phlebitis		Select
Pompe Disease		Select
Post-Traumatic Stress Disorder (PTSD)		Select
Prescribed supplemental oxygen	Last 12 months	Graded
Pulmonary Hypertension		Select
Reckless driving/DWI/OWI/DIU	Within 2 years After 2 years	Graded Select
Respiratory Disease or Disorder (Chronic)		Select
Rheumatoid Arthritis		Select
Sarcoidosis (not affecting the lungs)		Select
Sarcoidosis (affecting the lungs)		Select
Schizophrenia		Select
Seizures		Select
Sickle Cell Anemia	Ever	Decline
Sleep Apnea (CPAP/treatment without supplemental oxygen/oxygen concentrator use)		Select
Stroke/TIA/CVA	Within 12 months After 12 months	Select Select
Suicide attempt	Within 2 years After 2 years	Decline Select
Systemic Lupus Erythematosus (SLE)		Select
Terminal illness (life expectancy is 12 months or less)	Current	Decline
Tobacco use	Within 12 months	Tobacco rating
Tuberculosis		Select
Ulcerative Colitis		Select
Wasting Syndrome		Select
Wheelchair use (except in case of temporary use after surgery or injury not to exceed 3 months' time)	Within 12 months After 12 months	Graded Select
Wilson's Disease		Select
Wiskott-Aldrich Syndrome		Select

ADULT BUILD CHART

Rate classes represent best possible decision for the height/weight without taking into consideration any additional medical conditions or lifestyle factors. If the build for the insured exceeds the maximum weight listed for graded, no coverage will be available.

		RISK CLASS		RISK CLASS		RISK CLASS	
		GRADED		SELECT		GRADED	
		BODY MASS INDEX		BODY MASS INDEX		BODY MASS INDEX	
		15.000	18.499	18.500	46.000	46.001	48.000
		WEIGHT		WEIGHT		WEIGHT	
HEIGHT (FT' IN")	HEIGHT (IN.)	LOWER	UPPER	LOWER	UPPER	LOWER	UPPER
4' 8"	56	67	82	83	205	206	214
4 9"	57	70	85	86	212	213	221
4' 10"	58	72	88	89	220	221	229
4' 11"	59	75	91	92	227	228	237
5' 0"	60	77	94	95	235	236	245
5' 1"	61	80	97	98	243	244	254
5' 2"	62	83	101	102	251	252	262
5' 3"	63	85	104	105	259	260	270
5' 4"	64	88	107	108	268	269	279
5' 5"	65	91	111	112	276	277	288
5' 6"	66	93	114	115	285	286	297
5' 7"	67	96	118	119	293	294	306
5' 8"	68	99	121	122	293	303	315
5' 9"	69	102	125	126	293	312	325
5' 10"	70	105	128	129	293	321	334
5' 11"	71	108	132	133	293	330	344
6' 0"	72	111	136	137	293	340	353
6' 1"	73	114	140	141	293	349	363
6' 2"	74	117	144	145	293	359	373
6' 3"	75	121	148	149	293	369	384
6' 4"	76	124	151	152	293	378	394
6' 5"	77	127	156	157	293	388	404
6' 6"	78	130	160	161	293	399	415
6' 7"	79	134	164	165	293	409	426
6' 8"	80	137	168	169	293	419	436
6' 9"	81	140	172	173	293	430	447
6' 10'	82	144	176	177	293	440	459
6' 11"	83	147	181	182	293	451	470
7' 0"	84	151	185	186	293	462	481

RATE CHART

***Transamerica FE Express Solution℠* (Level)**

Payment Mode
Annual
Monthly

Annual Premiums per unit **($1,000)** of insurance

AGE	FEMALE SELECT NONSMOKER	FEMALE SELECT SMOKER	MALE SELECT NONSMOKER	MALE SELECT SMOKER
18	18.69	19.25	20.44	24.37
19	19.00	20.06	20.73	25.33
20	19.31	20.89	21.03	26.31
21	19.50	21.57	21.63	27.23
22	19.69	22.27	22.25	28.17
23	19.89	22.99	22.88	29.15
24	20.08	23.74	23.53	30.17
25	20.28	24.51	24.20	31.22
26	20.32	24.97	24.03	31.19
27	20.36	25.44	23.87	31.16
28	20.40	25.91	23.70	31.14
29	20.45	26.40	23.53	31.11
30	20.49	26.90	23.37	31.09
31	20.53	27.00	23.61	31.85
32	20.57	27.10	23.86	32.64
33	20.61	27.20	24.11	33.44
34	20.65	27.30	24.37	34.27
35	20.69	27.40	24.62	35.11
36	21.61	28.73	25.77	36.96
37	22.58	30.13	26.98	38.90
38	23.58	31.59	28.24	40.94
39	24.63	33.13	29.56	43.08
40	25.73	34.74	30.94	45.34
41	26.87	36.43	32.38	47.72
42	28.07	38.20	33.90	50.23
43	29.32	40.06	35.48	52.86
44	30.62	42.00	37.14	55.64
45	31.98	44.05	38.10	58.55
46	32.57	45.07	38.97	60.05
47	33.16	46.11	39.84	61.50
48	33.57	46.75	40.26	62.32

RATE CHART ... *Cont'd*

Annual Premiums per unit **($1,000)** of insurance

AGE	FEMALE SELECT NONSMOKER	FEMALE SELECT SMOKER	MALE SELECT NONSMOKER	MALE SELECT SMOKER
49	33.92	47.18	40.68	63.15
50	34.27	47.63	41.11	63.95
51	35.11	49.12	42.55	65.96
52	36.07	50.66	44.11	68.00
53	36.90	52.90	45.69	71.42
54	37.60	54.13	47.25	73.44
55	38.28	55.39	48.68	75.31
56	39.58	57.84	50.39	79.27
57	39.83	60.40	51.38	83.44
58	40.27	63.08	52.42	87.83
59	41.30	65.88	53.68	92.44
60	43.38	68.80	55.96	97.30
61	46.64	71.85	58.43	102.41
62	49.92	75.03	62.15	107.80
63	52.45	78.36	64.62	113.46
64	54.80	81.83	68.00	119.43
65	55.78	85.45	70.69	125.70
66	59.54	90.56	74.86	133.01
67	62.27	95.98	79.78	140.75
68	65.49	101.72	84.67	148.93
69	68.19	107.80	89.57	157.59
70	71.58	112.81	95.88	166.76
71	76.38	120.59	101.83	176.45
72	80.03	128.32	109.18	186.71
73	85.97	135.99	116.53	197.57
74	90.72	144.12	123.89	209.06
75	95.67	152.74	131.96	221.22
76	106.97	164.44	144.80	236.27
77	117.59	177.04	157.11	252.34
78	128.54	190.60	169.53	269.51
79	139.83	205.20	182.27	287.85
80	151.99	220.92	196.15	307.44
81	164.52	237.84	210.78	328.36
82	179.81	256.06	227.78	350.70
83	196.52	275.67	246.16	374.56
84	214.78	296.79	266.01	400.05
85	233.96	319.53	287.46	427.27

RATE CHART

***Transamerica FE Express Solution℠* (Graded)**

Payment Mode
Annual
Monthly

Annual Premiums per unit **($1,000)** of insurance

AGE	FEMALE GRADED NONSMOKER	FEMALE GRADED SMOKER	MALE GRADED NONSMOKER	MALE GRADED SMOKER
18	25.38	30.81	35.64	39.75
19	26.23	32.64	36.48	40.68
20	27.29	36.27	37.55	41.88
21	28.64	38.39	38.93	43.42
22	29.64	40.12	40.52	45.19
23	30.54	41.04	42.03	46.88
24	31.46	42.58	43.62	48.65
25	32.50	44.08	44.94	50.12
26	34.60	45.06	48.17	53.72
27	36.59	46.43	51.58	57.53
28	38.45	47.84	54.92	61.25
29	40.39	49.31	57.62	64.26
30	42.15	50.94	60.11	67.04
31	43.62	52.46	61.58	68.68
32	44.80	53.34	62.86	70.10
33	46.02	54.48	63.97	71.34
34	46.90	55.20	64.80	72.27
35	47.57	55.79	65.28	72.81
36	48.75	56.28	67.02	74.75
37	49.55	56.71	68.32	76.20
38	50.26	57.07	69.56	77.58
39	50.89	57.42	70.78	78.93
40	51.38	57.74	71.74	80.01
41	51.97	57.95	72.85	81.25
42	52.57	58.18	74.23	82.79
43	53.29	58.37	75.26	83.93
44	54.16	58.47	75.51	84.21
45	60.06	63.22	84.40	88.62

Annual Premiums per unit **($1,000)** of insurance

AGE	FEMALE GRADED NONSMOKER	FEMALE GRADED SMOKER	MALE GRADED NONSMOKER	MALE GRADED SMOKER
46	65.13	68.56	94.27	98.98
47	68.81	72.43	98.45	103.38
48	72.79	76.62	102.99	108.14
49	75.92	76.48	107.52	112.90
50	74.14	77.10	107.84	111.97
51	75.79	80.01	108.07	116.20
52	77.47	83.03	108.27	120.59
53	79.19	86.16	108.48	125.14
54	80.95	89.42	108.68	123.08
55	82.75	92.79	107.93	121.03
56	85.33	96.03	119.22	134.17
57	87.99	99.38	122.94	138.85
58	90.74	102.85	126.78	143.70
59	93.57	106.44	126.31	143.68
60	96.49	110.15	125.85	143.66
61	99.50	113.99	129.78	148.68
62	102.60	117.97	133.82	153.86
63	105.80	122.08	138.00	159.23
64	109.11	126.34	142.30	164.79
65	112.51	130.75	146.74	170.54
66	119.36	138.57	156.77	182.19
67	126.63	146.86	167.49	194.64
68	134.34	155.65	178.93	207.95
69	142.52	164.96	191.16	222.16
70	151.20	174.83	204.23	237.34
71	160.41	185.29	218.19	253.57
72	170.17	196.38	233.10	270.90
73	180.54	208.13	249.03	289.41
74	191.53	220.58	266.05	309.19
75	203.19	233.78	284.24	330.32
76	204.58	235.84	286.70	332.40
77	205.97	237.92	289.19	334.49
78	207.37	240.02	291.70	336.59
79	208.78	242.14	294.23	338.70
80	210.20	244.28	296.78	340.82

CALCULATING A RATE

PAYMENT MODE	ANNUAL POLICY FEE	MODAL FACTOR
Monthly	**$42**	0.0860
Annual	**$42**	1.0000

EXAMPLE

Male, age 55, face amount $15,000 (15 units), Select Nonsmoker, monthly EFT

1. Take the annual rate per **$1,000** (unit) from *Transamerica FE Express Solution*℠ rate table **$48.68**
2. Multiply by the number of units **$48.68** x 15 = **$730.20**
3. Add policy fee **$42.00**
4. Add the sums of steps 2 and 3 for total annual cost **$730.20** + **$42.00** = **$772.20**
5. Multiply by modal factor and round to nearest cent **$772.20** x 0.0860 = **$66.41** per month

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