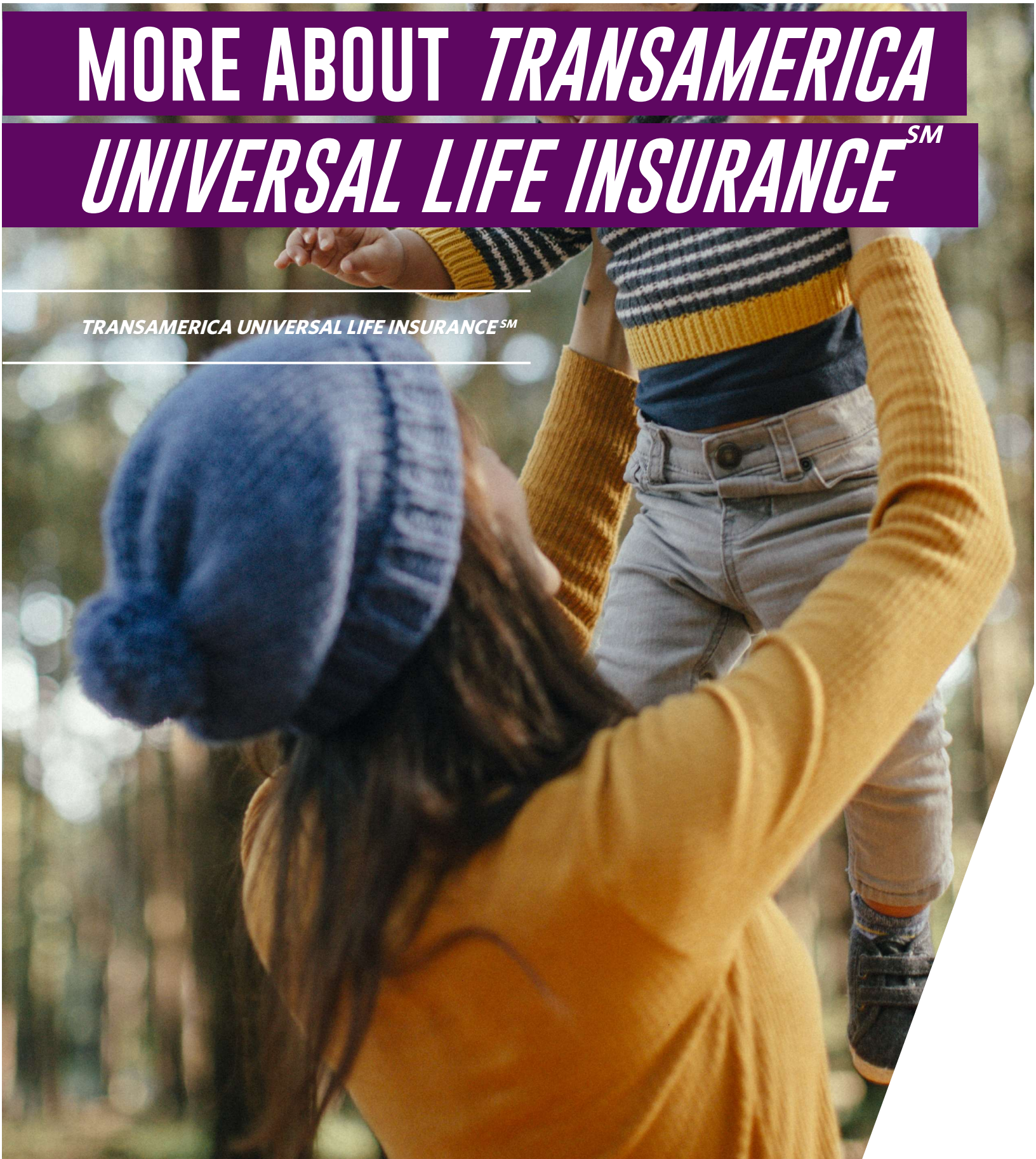


# MORE ABOUT *TRANSAMERICA* *UNIVERSAL LIFE INSURANCE*<sup>SM</sup>

*TRANSAMERICA UNIVERSAL LIFE INSURANCE*<sup>SM</sup>



# 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 Illness Rider (Rider Form Series CRLTI100) Accelerates up to the lesser of \$150,000 or 75% of the applicable death benefit	Included

# Your Universal Life Insurance Rates

## PLAN OPTION 1

### Transamerica Universal Life Insurance Rates

UniversalLife10.2022.07.prod,shared,aws.CA.95054.7379.01/01/2026

Non-Tobacco with Riders: TI, WML

Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount		
	Monthly Premium	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65
18-20	N/A*			\$21.61	\$0	\$10,361	\$43.22	\$0	\$20,723
21-25	N/A*			\$23.96	\$0	\$10,010	\$47.91	\$0	\$20,006
26-30	\$13.93	\$0	\$4,678	\$27.86	\$0	\$9,357	\$55.71	\$0	\$18,703
31-35	\$16.52	\$0	\$4,377	\$33.03	\$0	\$8,745	\$66.05	\$1,747	\$17,483
36-40	\$19.54	\$0	\$4,005	\$39.08	\$615	\$8,009	\$78.15	\$3,339	\$16,013
41-45	\$23.01	\$0	\$3,576	\$46.02	\$1,430	\$7,152	\$92.03	\$4,446	\$14,300
46-50	\$27.68	\$382	\$3,005	\$55.35	\$1,874	\$6,007	\$110.70	\$4,864	\$12,015
51-55	\$35.70	\$257	\$1,886	\$71.39	\$1,207	\$3,770	\$142.77	\$3,108	\$7,539
56-60	\$50.18	\$0	\$0	\$100.35	\$0	\$0	\$200.70	\$0	\$0
61-65	\$76.12			\$152.23			\$304.45		
66-70	\$107.39			\$214.77			\$429.54		
71-75	\$163.07			\$326.14			\$652.27		
76-80	\$241.45			\$482.89			\$965.78		

Guaranteed Cash Values and Non-Guaranteed Cash Values reflect the cash value of the highest issue age in each age bracket and may vary based on actual issue age.

\*The requested face amount results in a premium less than the minimum planned premium.

Values assume that all stipulated premiums are paid to age 120. The guaranteed values are based on the minimum interest rate of 2.00% and maximum fees and charges. The non-guaranteed values are based on a current illustrated interest rate of 4.75% and current fees and charges are not guaranteed. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Non-Guaranteed elements are subject to change by the company. Actual results may be more or less favorable than shown.

Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the TI 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 Face Amount - HFA

Issue State: California

Rate Generation Date: November 21, 2025

SIC Code: 7379

# Your Universal Life Insurance Rates

## PLAN OPTION 1

### Transamerica Universal Life Insurance Rates

UniversalLife10.2022.07.prod,shared,aws.CA.95054.7379.01/01/2026

Tobacco with Riders: TI, WML

Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount		
	Monthly Premium	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65
18-20	\$16.59	\$0	\$8,234	\$33.18	\$0	\$16,467	\$66.35	\$0	\$32,914
21-25	\$18.93	\$0	\$7,903	\$37.86	\$0	\$15,809	\$75.71	\$0	\$31,602
26-30	\$22.31	\$0	\$7,428	\$44.62	\$0	\$14,856	\$89.23	\$0	\$29,700
31-35	\$26.74	\$0	\$6,888	\$53.48	\$0	\$13,777	\$106.95	\$2,621	\$27,545
36-40	\$32.66	\$0	\$6,243	\$65.32	\$1,213	\$12,486	\$130.64	\$4,707	\$24,972
41-45	\$41.25	\$169	\$5,268	\$82.50	\$2,002	\$10,537	\$165.00	\$5,683	\$21,075
46-50	\$53.77	\$398	\$4,042	\$107.53	\$1,933	\$8,082	\$215.06	\$5,017	\$16,165
51-55	\$67.14	\$0	\$2,294	\$134.28	\$602	\$4,588	\$268.55	\$1,884	\$9,176
56-60	\$84.36	\$0	\$0	\$168.71	\$0	\$0	\$337.42	\$0	\$0
61-65	\$111.20			\$222.40			\$444.80		
66-70	\$156.97			\$313.93			\$627.86		
71-75	\$227.53			\$455.05			\$910.10		
76-80	\$320.02			\$640.03			\$1,280.05		

Guaranteed Cash Values and Non-Guaranteed Cash Values reflect the cash value of the highest issue age in each age bracket and may vary based on actual issue age.

Values assume that all stipulated premiums are paid to age 120. The guaranteed values are based on the minimum interest rate of 2.00% and maximum fees and charges. The non-guaranteed values are based on a current illustrated interest rate of 4.75% and current fees and charges are not guaranteed. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Non-Guaranteed elements are subject to change by the company. Actual results may be more or less favorable than shown.

Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the TI 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 Face Amount - HFA

Issue State: California

Rate Generation Date: November 21, 2025

SIC Code: 7379

### **CHILD TERM INSURANCE RIDER (CTR)**

If included in the contract, this rider allows an insured employee 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 26<sup>th</sup> 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 employee is involuntarily laid off or is on strike. Benefits are based on the employee'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 employee's layoff. Rider is available for issue up to age 55 and terminates on the contract anniversary on or following the employee's 60<sup>th</sup> birthday or when the insurance is assigned to another party, whichever is earlier.

### **ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS 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.



# ***TRANSAMERICA UNIVERSAL LIFE INSURANCE<sup>SM</sup>***



## ***Transamerica Universal Life Insurance<sup>SM</sup>*** **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 (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 an employee 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 employee will be billed directly and premiums may exceed the premiums that were paid through the employer 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

## *Transamerica Universal Life Insurance<sup>SM</sup>*

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

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- 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 ILLNESS 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
- The date the insured dies
- The date a nonforfeiture option under the contract, if any, becomes effective
- The date on which we make a lump sum accelerated death benefit payment that equals or exceeds in total the applicable percentage of the death benefit amount for lump sum payments shown in the contract

#### **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

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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**.