

FLEXIBLE BENEFITS TO HELP YOU PROTECT WHAT MATTERS MOST

TRANSELITE®
UNIVERSAL LIFE INSURANCE

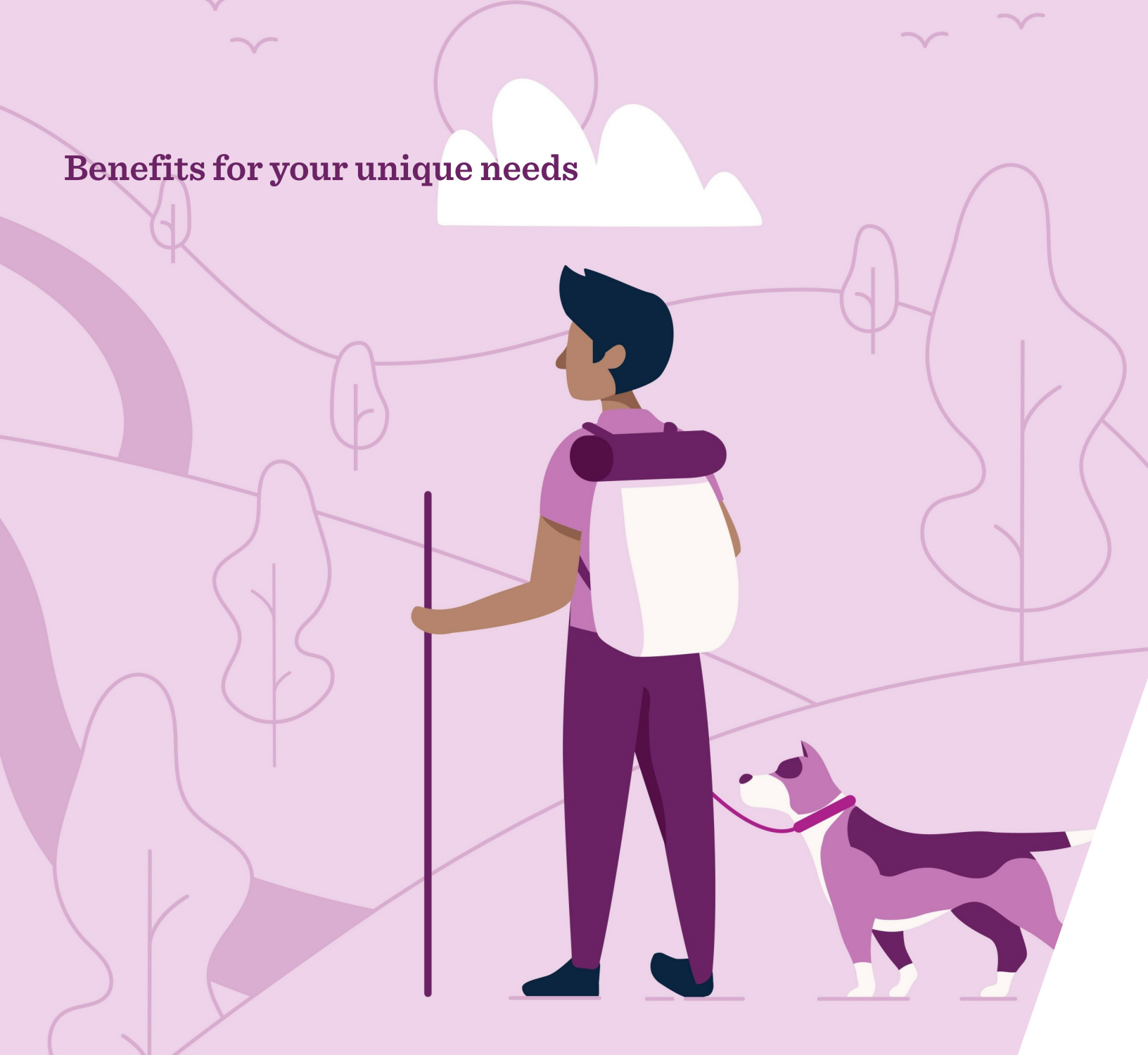


Available to the employees of: Complete Womens Imaging PC

Products underwritten by Transamerica Financial Life Insurance
Company, Harrison, New York



Benefits for your unique needs



Achieving the financial future you and your loved ones deserve starts with understanding how both your Wealth + HealthSM affect 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 *TransElite*[®] universal life insurance, you can help protect your family's financial future in the event of the unimaginable.

Because what good is wealth without the health to enjoy it?

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 *TransElite* universal life insurance, you also have the opportunity to build cash value¹ that you can borrow 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 you 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 *TransElite*®



**NO PHYSICALS
OR BLOOD
WORK¹**



**ACCUMULATES
CASH
VALUE**



**GUARANTEED
3%
INTEREST RATE**



**LOAN AND
WITHDRAWAL
OPTIONS²**



**CONVENIENT
PAYROLL
DEDUCTION**

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

Policy Questions?



Visit: transamerica.com



Call: 888-763-7474

¹ Acceptance will be based upon answers to questions on your application.

² Loans, 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.

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 FRLTI100) Accelerates up to the lesser of \$100,000 or 75%	Included
OPTIONAL ADDITIONAL RIDERS	PLAN 1
Accelerated Death Benefit for Chronic Condition Rider (Rider Form Series FRLLT3NY-0319) Accelerates up to the lesser of 4% of the death benefit or the monthly per diem amount allowed by the Internal Revenue Service	Included
EMPLOYEE OPTIONAL RIDERS	PLAN 1
Child Term Insurance Rider (Rider Form Series FRLCH100) 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, CHR-CRL Death Benefit Option : A									
Age	\$25,000 Face Amount			\$50,000 Face Amount			\$75,000 Face Amount		
	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65
16	N/A†			\$19.69	\$1,194		\$29.53	\$3,280	
17	N/A†			\$20.25	\$1,535		\$30.37	\$3,739	
18	N/A†			\$20.82	\$1,860		\$31.24	\$4,197	
19	N/A†			\$21.48	\$2,160		\$32.22	\$4,572	
20	N/A†			\$22.33	\$2,379	\$18,244	\$33.50	\$4,866	\$27,377
21	N/A†			\$23.45	\$2,710		\$35.17	\$5,279	
22	N/A†			\$24.17	\$3,036		\$36.25	\$5,730	
23	N/A†			\$25.05	\$3,255		\$37.58	\$6,015	
24	N/A†			\$26.25	\$3,546		\$39.37	\$6,393	
25	N/A†			\$27.14	\$3,796	\$17,661	\$40.72	\$6,749	\$26,518
26	N/A†			\$28.13	\$4,068		\$42.19	\$7,092	
27	N/A†			\$29.15	\$4,274		\$43.72	\$7,357	
28	N/A†			\$30.29	\$4,554		\$45.44	\$7,739	
29	N/A†			\$31.80	\$4,805		\$47.70	\$8,071	
30	N/A†			\$33.01	\$5,005	\$17,015	\$49.52	\$8,339	\$25,523
31	N/A†			\$34.44	\$5,240		\$51.67	\$8,653	
32	\$18.04	\$1,989		\$36.09	\$5,497		\$54.13	\$8,983	
33	\$18.86	\$2,114		\$37.72	\$5,654		\$56.59	\$9,200	
34	\$19.61	\$2,249		\$39.22	\$5,853		\$58.84	\$9,470	
35	\$20.41	\$2,364	\$8,085	\$40.82	\$6,022	\$16,170	\$61.23	\$9,687	\$24,255
36	\$21.44	\$2,481		\$42.89	\$6,196		\$64.33	\$9,899	
37	\$22.64	\$2,573		\$45.29	\$6,322		\$67.93	\$10,052	
38	\$23.81	\$2,700		\$47.61	\$6,502		\$71.42	\$10,303	
39	\$25.12	\$2,765		\$50.25	\$6,575		\$75.37	\$10,381	
40	\$26.61	\$2,811	\$7,420	\$53.22	\$6,605	\$14,841	\$79.84	\$10,404	\$22,268
41	\$28.16	\$2,840		\$56.31	\$6,607		\$84.47	\$10,377	
42	\$29.60	\$2,914		\$59.21	\$6,704		\$88.81	\$10,494	
43	\$31.28	\$2,924		\$62.56	\$6,658		\$93.85	\$10,404	
44	\$32.87	\$2,933		\$65.74	\$6,627		\$98.61	\$10,326	
45	\$34.54	\$2,916	\$6,470	\$69.08	\$6,551	\$12,945	\$103.63	\$10,186	\$19,420
46	\$36.90	\$2,999		\$73.81	\$6,676		\$110.71	\$10,344	
47	\$39.36	\$3,070		\$78.71	\$6,755		\$118.07	\$10,449	
48	\$41.98	\$3,103		\$83.95	\$6,775		\$125.93	\$10,454	
49	\$44.62	\$3,123		\$89.24	\$6,778		\$133.86	\$10,431	
50	\$47.44	\$3,117	\$5,721	\$94.89	\$6,722	\$11,442	\$142.33	\$10,324	\$17,160

Your Universal Life Insurance Rates

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

Age	\$25,000 Face Amount			\$50,000 Face Amount			\$75,000 Face Amount		
	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65
51	\$50.41	\$3,086		\$100.82	\$6,622		\$151.23	\$10,156	
52	\$53.45	\$3,038		\$106.90	\$6,482		\$160.36	\$9,930	
53	\$56.83	\$2,946		\$113.66	\$6,260		\$170.49	\$9,575	
54	\$60.15	\$2,857		\$120.29	\$6,047		\$180.44	\$9,236	
55	\$63.39	\$2,710	\$4,426	\$126.77	\$5,713	\$8,850	\$190.16	\$8,719	\$13,276
56	\$68.17	\$2,331		\$136.33	\$4,923		\$204.50	\$7,514	
57	\$73.10	\$1,869		\$146.19	\$3,964		\$219.29	\$6,062	
58	\$78.22	\$1,461		\$156.43	\$3,118		\$234.65	\$4,774	
59	\$83.51	\$1,055		\$167.02	\$2,277		\$250.53	\$3,497	
60	\$89.49	\$652	\$1,509	\$178.99	\$1,438	\$3,018	\$268.48	\$2,224	\$4,527
61	\$95.67	\$367		\$191.34	\$839		\$287.01	\$1,311	
62	\$102.52	\$50		\$205.04	\$180		\$307.56	\$307	
63	\$109.84	\$0		\$219.69	\$0		\$329.53	\$0	
64	\$117.68	\$0		\$235.37	\$0		\$353.05	\$0	
65	\$123.53			\$247.06			\$370.59		
66	\$132.94			\$265.87			\$398.81		
67	\$142.29			\$284.59			\$426.88		
68	\$152.78			\$305.55			\$458.33		
69	\$163.33			\$326.66			\$489.99		
70	\$175.10			\$350.20			\$525.30		
71	\$186.61			\$373.21			\$559.82		
72	\$200.11			\$400.23			\$600.34		
73	\$214.18			\$428.36			\$642.54		
74	\$228.85			\$457.71			\$686.56		
75	\$245.63			\$491.26			\$736.88		
76	\$225.67			\$451.33			\$677.00		
77	\$239.55			\$479.10			\$718.65		
78	\$254.35			\$508.69			\$763.04		
79	\$269.91			\$539.81			\$809.72		
80	\$286.38			\$572.76			\$859.15		

Solve for Target Premium – A100

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

*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. Non-Guaranteed elements are subject to change by the company. Actual results may be more or less favorable than shown. TI not included in ages 76+. CHR-CRL not included in ages 76+. The Child Term Rider may be added for additional premium of \$2.50 monthly per \$10,000.

High Cash Value – HCV

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

Underwritten by Transamerica Financial Life Insurance Company. Home Office: Harrison, NY.

ISSUE STATE: New York

RATE GENERATION DATE: October 13, 2025

SIC CODE: 8011

Your Universal Life Insurance Rates

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

Age	\$25,000 Face Amount			\$50,000 Face Amount			\$75,000 Face Amount		
	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65
16	N/A†			\$26.27	\$0		\$39.40	\$0	
17	N/A†			\$27.07	\$0		\$40.60	\$0	
18	N/A†			\$27.85	\$0		\$41.77	\$0	
19	N/A†			\$28.79	\$0		\$43.19	\$0	
20	N/A†			\$29.89	\$0	\$20,753	\$44.84	\$0	\$31,141
21	N/A†			\$31.27	\$0		\$46.91	\$285	
22	N/A†			\$32.25	\$0		\$48.38	\$941	
23	N/A†			\$33.42	\$69		\$50.12	\$1,345	
24	\$17.45	\$0		\$34.90	\$536		\$52.35	\$2,017	
25	\$18.04	\$0	\$10,030	\$36.08	\$942	\$20,061	\$54.12	\$2,561	\$30,072
26	\$18.70	\$0		\$37.40	\$1,292		\$56.10	\$3,030	
27	\$19.56	\$0		\$39.11	\$1,641		\$58.67	\$3,531	
28	\$20.50	\$4		\$40.99	\$2,019		\$61.49	\$4,035	
29	\$21.50	\$232		\$43.01	\$2,391		\$64.51	\$4,540	
30	\$22.50	\$433	\$9,575	\$45.01	\$2,713	\$19,178	\$67.51	\$4,975	\$28,753
31	\$23.65	\$631		\$47.29	\$2,986		\$70.94	\$5,350	
32	\$24.68	\$855		\$49.37	\$3,358		\$74.05	\$5,869	
33	\$25.91	\$1,016		\$51.83	\$3,622		\$77.74	\$6,213	
34	\$27.10	\$1,209		\$54.20	\$3,921		\$81.30	\$6,617	
35	\$28.24	\$1,386	\$9,028	\$56.49	\$4,206	\$18,066	\$84.73	\$7,004	\$27,084
36	\$29.56	\$1,550		\$59.11	\$4,438		\$88.67	\$7,339	
37	\$31.26	\$1,670		\$62.52	\$4,612		\$93.78	\$7,554	
38	\$32.86	\$1,822		\$65.72	\$4,846		\$98.58	\$7,870	
39	\$34.68	\$1,935		\$69.36	\$4,993		\$104.05	\$8,068	
40	\$36.55	\$2,020	\$8,157	\$73.09	\$5,109	\$16,306	\$109.64	\$8,198	\$24,463
41	\$38.55	\$2,094		\$77.10	\$5,198		\$115.65	\$8,303	
42	\$40.49	\$2,178		\$80.98	\$5,295		\$121.48	\$8,421	
43	\$42.69	\$2,232		\$85.38	\$5,349		\$128.06	\$8,461	
44	\$44.89	\$2,257		\$89.78	\$5,333		\$134.67	\$8,417	
45	\$46.87	\$2,319	\$7,093	\$93.73	\$5,398	\$14,171	\$140.60	\$8,488	\$21,265
46	\$49.77	\$2,449		\$99.55	\$5,621		\$149.32	\$8,786	
47	\$52.77	\$2,570		\$105.55	\$5,812		\$158.32	\$9,047	
48	\$55.99	\$2,645		\$111.98	\$5,902		\$167.97	\$9,161	
49	\$59.23	\$2,718		\$118.46	\$6,000		\$177.69	\$9,285	
50	\$62.72	\$2,742	\$6,309	\$125.43	\$6,004	\$12,617	\$188.15	\$9,266	\$18,926

Your Universal Life Insurance Rates

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

Age	\$25,000 Face Amount			\$50,000 Face Amount			\$75,000 Face Amount		
	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65	Monthly Premiums	Guaranteed Cash Value at Age 65	Non-Guaranteed Cash Value at Age 65
51	\$66.33	\$2,741		\$132.66	\$5,958		\$198.99	\$9,176	
52	\$70.11	\$2,714		\$140.22	\$5,864		\$210.33	\$9,009	
53	\$74.27	\$2,637		\$148.54	\$5,660		\$222.81	\$8,683	
54	\$78.53	\$2,565		\$157.05	\$5,479		\$235.58	\$8,392	
55	\$82.79	\$2,427	\$4,826	\$165.58	\$5,162	\$9,652	\$248.37	\$7,898	\$14,478
56	\$88.09	\$2,035		\$176.18	\$4,341		\$264.27	\$6,648	
57	\$93.59	\$1,566		\$187.18	\$3,368		\$280.78	\$5,170	
58	\$99.24	\$1,183		\$198.48	\$2,569		\$297.73	\$3,954	
59	\$105.15	\$827		\$210.30	\$1,823		\$315.46	\$2,819	
60	\$111.55	\$482	\$1,700	\$223.10	\$1,101	\$3,402	\$334.66	\$1,721	\$5,104
61	\$118.43	\$218		\$236.86	\$543		\$355.29	\$869	
62	\$125.77	\$0		\$251.54	\$0		\$377.30	\$0	
63	\$133.34	\$0		\$266.67	\$0		\$400.01	\$0	
64	\$141.09	\$0		\$282.18	\$0		\$423.28	\$0	
65	\$149.66			\$299.32			\$448.98		
66	\$160.56			\$321.12			\$481.69		
67	\$171.35			\$342.69			\$514.04		
68	\$183.51			\$367.03			\$550.54		
69	\$195.72			\$391.43			\$587.15		
70	\$209.40			\$418.80			\$628.20		
71	\$222.61			\$445.22			\$667.83		
72	\$238.43			\$476.86			\$715.28		
73	\$254.76			\$509.52			\$764.28		
74	\$271.70			\$543.41			\$815.11		
75	\$291.40			\$582.81			\$874.21		
76	\$261.67			\$523.34			\$785.01		
77	\$276.92			\$553.85			\$830.77		
78	\$293.02			\$586.03			\$879.05		
79	\$309.95			\$619.90			\$929.86		
80	\$327.80			\$655.60			\$983.40		

Solve for Target Premium – A100

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High Cash Value – HCV

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Underwritten by Transamerica Financial Life Insurance Company. Home Office: Harrison, NY.

ISSUE STATE: New York

RATE GENERATION DATE: October 13, 2025

SIC CODE: 8011

Your Universal Life Insurance Rates

TransElite® Universal Life Insurance Supplemental Rate Sheet - Nontobacco With Riders TI, CHR-CRL Rider Cost of Insurance

Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	*Premium without WLR	*CHR-CRL	*Premium without WLR	*CHR-CRL	*Premium without WLR	*CHR-CRL
16	\$9.84	\$0.42	\$19.69	\$0.83	\$29.53	\$1.25
17	\$10.12	\$0.42	\$20.25	\$0.83	\$30.37	\$1.25
18	\$10.41	\$0.42	\$20.82	\$0.83	\$31.24	\$1.25
19	\$10.74	\$0.44	\$21.48	\$0.88	\$32.22	\$1.31
20	\$11.17	\$0.46	\$22.33	\$0.92	\$33.50	\$1.38
21	\$11.73	\$0.50	\$23.45	\$1.00	\$35.17	\$1.50
22	\$12.08	\$0.50	\$24.17	\$1.00	\$36.25	\$1.50
23	\$12.53	\$0.56	\$25.05	\$1.13	\$37.58	\$1.69
24	\$13.13	\$0.58	\$26.25	\$1.17	\$39.37	\$1.75
25	\$13.57	\$0.60	\$27.14	\$1.21	\$40.72	\$1.81
26	\$14.06	\$0.65	\$28.13	\$1.29	\$42.19	\$1.94
27	\$14.57	\$0.69	\$29.15	\$1.38	\$43.72	\$2.06
28	\$15.15	\$0.69	\$30.29	\$1.38	\$45.44	\$2.06
29	\$15.90	\$0.73	\$31.80	\$1.46	\$47.70	\$2.19
30	\$16.51	\$0.77	\$33.01	\$1.54	\$49.52	\$2.31
31	\$17.22	\$0.81	\$34.44	\$1.63	\$51.67	\$2.44
32	\$18.04	\$0.81	\$36.09	\$1.63	\$54.13	\$2.44
33	\$18.86	\$0.88	\$37.72	\$1.75	\$56.59	\$2.63
34	\$19.61	\$0.92	\$39.22	\$1.83	\$58.84	\$2.75
35	\$20.41	\$0.96	\$40.82	\$1.92	\$61.23	\$2.88
36	\$21.44	\$1.00	\$42.89	\$2.00	\$64.33	\$3.00
37	\$22.64	\$1.08	\$45.29	\$2.17	\$67.93	\$3.25
38	\$23.81	\$1.08	\$47.61	\$2.17	\$71.42	\$3.25
39	\$25.12	\$1.19	\$50.25	\$2.38	\$75.37	\$3.56
40	\$26.61	\$1.27	\$53.22	\$2.54	\$79.84	\$3.81
41	\$28.16	\$1.35	\$56.31	\$2.71	\$84.47	\$4.06
42	\$29.60	\$1.40	\$59.21	\$2.79	\$88.81	\$4.19
43	\$31.28	\$1.48	\$62.56	\$2.96	\$93.85	\$4.44
44	\$32.87	\$1.58	\$65.74	\$3.17	\$98.61	\$4.75
45	\$34.54	\$1.71	\$69.08	\$3.42	\$103.63	\$5.13
46	\$36.90	\$1.79	\$73.81	\$3.58	\$110.71	\$5.38
47	\$39.36	\$1.90	\$78.71	\$3.79	\$118.07	\$5.69
48	\$41.98	\$2.06	\$83.95	\$4.13	\$125.93	\$6.19
49	\$44.62	\$2.17	\$89.24	\$4.33	\$133.86	\$6.50
50	\$47.44	\$2.33	\$94.89	\$4.67	\$142.33	\$7.00

Your Universal Life Insurance Rates

TransElite® Universal Life Insurance Supplemental Rate Sheet - Nontobacco With Riders TI, CHR-CRL Rider Cost of Insurance

Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	*Premium without WLR	*CHR-CRL	*Premium without WLR	*CHR-CRL	*Premium without WLR	*CHR-CRL
51	\$50.41	\$2.52	\$100.82	\$5.04	\$151.23	\$7.56
52	\$53.45	\$2.69	\$106.90	\$5.38	\$160.36	\$8.06
53	\$56.83	\$3.04	\$113.66	\$6.08	\$170.49	\$9.13
54	\$60.15	\$3.23	\$120.29	\$6.46	\$180.44	\$9.69
55	\$63.39	\$3.58	\$126.77	\$7.17	\$190.16	\$10.75
56	\$68.17	\$3.94	\$136.33	\$7.88	\$204.50	\$11.81
57	\$73.10	\$4.29	\$146.19	\$8.58	\$219.29	\$12.88
58	\$78.22	\$4.65	\$156.43	\$9.29	\$234.65	\$13.94
59	\$83.51	\$5.00	\$167.02	\$10.00	\$250.53	\$15.00
60	\$89.49	\$5.54	\$178.99	\$11.08	\$268.48	\$16.63
61	\$95.67	\$6.08	\$191.34	\$12.17	\$287.01	\$18.25
62	\$102.52	\$6.79	\$205.04	\$13.58	\$307.56	\$20.38
63	\$109.84	\$7.50	\$219.69	\$15.00	\$329.53	\$22.50
64	\$117.68	\$8.21	\$235.37	\$16.42	\$353.05	\$24.63
65	\$123.53	\$9.27	\$247.06	\$18.54	\$370.59	\$27.81
66	\$132.94	\$10.71	\$265.87	\$21.42	\$398.81	\$32.13
67	\$142.29	\$11.77	\$284.59	\$23.54	\$426.88	\$35.31
68	\$152.78	\$13.54	\$305.55	\$27.08	\$458.33	\$40.63
69	\$163.33	\$14.98	\$326.66	\$29.96	\$489.99	\$44.94
70	\$175.10	\$17.10	\$350.20	\$34.21	\$525.30	\$51.31
71	\$186.61	\$18.54	\$373.21	\$37.08	\$559.82	\$55.63
72	\$200.11	\$21.38	\$400.23	\$42.75	\$600.34	\$64.13
73	\$214.18	\$24.23	\$428.36	\$48.46	\$642.54	\$72.69
74	\$228.85	\$27.08	\$457.71	\$54.17	\$686.56	\$81.25
75	\$245.63	\$31.35	\$491.26	\$62.71	\$736.88	\$94.06
76	\$225.67		\$451.33		\$677.00	
77	\$239.55		\$479.10		\$718.65	
78	\$254.35		\$508.69		\$763.04	
79	\$269.91		\$539.81		\$809.72	
80	\$286.38		\$572.76		\$859.15	

CTR - Child Level Term Insurance Rider;

CHR-CRL - Accelerated Death Benefit for Chronic Condition Rider;

*"Premium without WLR" column displays monthly premiums. "CHR-CRL" column displays monthly cost of insurance.. Values assume that all stipulated premiums are paid to age 100.

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.

Underwritten by Transamerica Financial Life Insurance Company. Home Office: Harrison, NY.

ISSUE STATE: New York

RATE GENERATION DATE: October 13, 2025

SIC CODE: 8011

Your Universal Life Insurance Rates

TransElite® Universal Life Insurance Supplemental Rate Sheet - Tobacco With Riders TI, CHR-CRL Rider Cost of Insurance

Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	*Premium without WLR	*CHR-CRL	*Premium without WLR	*CHR-CRL	*Premium without WLR	*CHR-CRL
16	\$13.13	\$0.56	\$26.27	\$1.13	\$39.40	\$1.69
17	\$13.53	\$0.56	\$27.07	\$1.13	\$40.60	\$1.69
18	\$13.92	\$0.54	\$27.85	\$1.08	\$41.77	\$1.63
19	\$14.40	\$0.58	\$28.79	\$1.17	\$43.19	\$1.75
20	\$14.95	\$0.60	\$29.89	\$1.21	\$44.84	\$1.81
21	\$15.64	\$0.65	\$31.27	\$1.29	\$46.91	\$1.94
22	\$16.13	\$0.65	\$32.25	\$1.29	\$48.38	\$1.94
23	\$16.71	\$0.71	\$33.42	\$1.42	\$50.12	\$2.13
24	\$17.45	\$0.73	\$34.90	\$1.46	\$52.35	\$2.19
25	\$18.04	\$0.75	\$36.08	\$1.50	\$54.12	\$2.25
26	\$18.70	\$0.81	\$37.40	\$1.63	\$56.10	\$2.44
27	\$19.56	\$0.85	\$39.11	\$1.71	\$58.67	\$2.56
28	\$20.50	\$0.88	\$40.99	\$1.75	\$61.49	\$2.63
29	\$21.50	\$0.92	\$43.01	\$1.83	\$64.51	\$2.75
30	\$22.50	\$0.98	\$45.01	\$1.96	\$67.51	\$2.94
31	\$23.65	\$1.06	\$47.29	\$2.13	\$70.94	\$3.19
32	\$24.68	\$1.06	\$49.37	\$2.13	\$74.05	\$3.19
33	\$25.91	\$1.13	\$51.83	\$2.25	\$77.74	\$3.38
34	\$27.10	\$1.17	\$54.20	\$2.33	\$81.30	\$3.50
35	\$28.24	\$1.23	\$56.49	\$2.46	\$84.73	\$3.69
36	\$29.56	\$1.27	\$59.11	\$2.54	\$88.67	\$3.81
37	\$31.26	\$1.38	\$62.52	\$2.75	\$93.78	\$4.13
38	\$32.86	\$1.38	\$65.72	\$2.75	\$98.58	\$4.13
39	\$34.68	\$1.46	\$69.36	\$2.92	\$104.05	\$4.38
40	\$36.55	\$1.56	\$73.09	\$3.13	\$109.64	\$4.69
41	\$38.55	\$1.67	\$77.10	\$3.33	\$115.65	\$5.00
42	\$40.49	\$1.69	\$80.98	\$3.38	\$121.48	\$5.06
43	\$42.69	\$1.81	\$85.38	\$3.63	\$128.06	\$5.44
44	\$44.89	\$1.92	\$89.78	\$3.83	\$134.67	\$5.75
45	\$46.87	\$2.06	\$93.73	\$4.13	\$140.60	\$6.19
46	\$49.77	\$2.21	\$99.55	\$4.42	\$149.32	\$6.63
47	\$52.77	\$2.35	\$105.55	\$4.71	\$158.32	\$7.06
48	\$55.99	\$2.60	\$111.98	\$5.21	\$167.97	\$7.81
49	\$59.23	\$2.75	\$118.46	\$5.50	\$177.69	\$8.25
50	\$62.72	\$3.00	\$125.43	\$6.00	\$188.15	\$9.00

Your Universal Life Insurance Rates

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Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount	
	*Premium without WLR	*CHR-CRL	*Premium without WLR	*CHR-CRL	*Premium without WLR	*CHR-CRL
51	\$66.33	\$3.25	\$132.66	\$6.50	\$198.99	\$9.75
52	\$70.11	\$3.52	\$140.22	\$7.04	\$210.33	\$10.56
53	\$74.27	\$4.02	\$148.54	\$8.04	\$222.81	\$12.06
54	\$78.53	\$4.27	\$157.05	\$8.54	\$235.58	\$12.81
55	\$82.79	\$4.77	\$165.58	\$9.54	\$248.37	\$14.31
56	\$88.09	\$5.23	\$176.18	\$10.46	\$264.27	\$15.69
57	\$93.59	\$5.73	\$187.18	\$11.46	\$280.78	\$17.19
58	\$99.24	\$6.19	\$198.48	\$12.38	\$297.73	\$18.56
59	\$105.15	\$6.67	\$210.30	\$13.33	\$315.46	\$20.00
60	\$111.55	\$7.38	\$223.10	\$14.75	\$334.66	\$22.13
61	\$118.43	\$8.10	\$236.86	\$16.21	\$355.29	\$24.31
62	\$125.77	\$9.04	\$251.54	\$18.08	\$377.30	\$27.13
63	\$133.34	\$10.00	\$266.67	\$20.00	\$400.01	\$30.00
64	\$141.09	\$10.94	\$282.18	\$21.88	\$423.28	\$32.81
65	\$149.66	\$12.38	\$299.32	\$24.75	\$448.98	\$37.13
66	\$160.56	\$14.27	\$321.12	\$28.54	\$481.69	\$42.81
67	\$171.35	\$15.73	\$342.69	\$31.46	\$514.04	\$47.19
68	\$183.51	\$18.10	\$367.03	\$36.21	\$550.54	\$54.31
69	\$195.72	\$20.06	\$391.43	\$40.13	\$587.15	\$60.19
70	\$209.40	\$22.92	\$418.80	\$45.83	\$628.20	\$68.75
71	\$222.61	\$24.81	\$445.22	\$49.63	\$667.83	\$74.44
72	\$238.43	\$28.65	\$476.86	\$57.29	\$715.28	\$85.94
73	\$254.76	\$32.46	\$509.52	\$64.92	\$764.28	\$97.38
74	\$271.70	\$36.27	\$543.41	\$72.54	\$815.11	\$108.81
75	\$291.40	\$41.98	\$582.81	\$83.96	\$874.21	\$125.94
76	\$261.67		\$523.34		\$785.01	
77	\$276.92		\$553.85		\$830.77	
78	\$293.02		\$586.03		\$879.05	
79	\$309.95		\$619.90		\$929.86	
80	\$327.80		\$655.60		\$983.40	

CTR - Child Level Term Insurance Rider;

CHR-CRL - Accelerated Death Benefit for Chronic Condition Rider;

*"Premium without WLR" column displays monthly premiums. "CHR-CRL" column displays monthly cost of insurance.. Values assume that all stipulated premiums are paid to age 100.

The Child Term Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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Definitions Page

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 FRLTI100): This rider provides the owner an option to accelerate up to 75% of the death benefit or \$100,000, whichever is less, if the insured is diagnosed and certified by a physician as having a terminal condition while covered under this rider. Terminal condition means an illness that, in the best medical judgment of a physician, will result in life expectancy not exceeding 12 months. There is no additional cost for this rider until this option is exercised. This rider will only terminate on the earlier of the date we pay an accelerated death benefit under the contract or the date the contract stops.

ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER (CHR-CRL) (RIDER FORM SERIES FRLLT3NY-0319): Generally, this coverage allows the insured to receive the lesser of a percentage of the death benefit per month, or the monthly per diem limit amount if the insured has a chronic condition. When benefits are paid, the contract death benefit and cash accumulation value are reduced proportionately to reflect the new death benefit. Refer to the contract for complete details on this rider, including eligibility for benefits, charges, exclusions and how this benefit affects the insured's death benefit and values. This rider terminates on the date the cumulative payments equal a certain percentage of the death benefit as described in the contract.

Limitations and Exclusions: What Doesn't Qualify

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, or service in the armed forces of any country
- Alcoholism or drug addiction except if the drug addiction is for a drug prescribed by a physician in the course of treatment for an injury or sickness
- The insured's participation in a felony, riot or insurrection

Coordination between Accelerated Death Benefit Options – If the insured qualifies for an Accelerated Death Benefit under another rider and makes claim for benefits under two or more accelerated death benefit riders at the same time, benefits will first be payable under the Accelerated Death Benefit for Terminal Condition Rider, if applicable. Any subsequent accelerated death benefit payable will be payable on the next monthly date.

ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER

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

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
- The date the contract lapses or becomes fully paid-up life insurance, subject to the grace period
- The date the insured ceases to be an eligible person, subject to the Continuation or Conversion Option
- The date the policy terminates, subject to the Continuation Option or Conversion Option provisions

Limitations and Exclusions: What Doesn't Qualify

CONVERSION OPTION

If the insured is no longer eligible for insurance as described in the eligibility requirements of the policy, the group master policy is terminated or amended to terminate a class of insured's or payroll deduction is suspended or terminated or any reason, the insured will have the option to convert the insurance to an individual life insurance policy by submitting an application to us within 31 days after or termination. The amount of insurance on the individual policy will be the same amount of insurance under this certificate.

CONTINUATION OPTION

If the insured loses eligibility for this insurance for any reason other than nonpayment of premiums, the employee will have the option to continue this certificate (including any riders), without evidence of insurability, by paying the premiums directly to us at our administrative office. We will bill the employee for these premiums.

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 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**.

Notes

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Notes

Policy Questions?

 **Visit:** transamerica.com

 **Call:** 888-763-7474

This is a brief summary of TransElite® Universal Life Insurance **underwritten by Transamerica Financial Life Insurance Company**, Harrison, New York. Policy Form Series FPGUL300 and FCGUL300-R0324. 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.