

LIVE SMART

**FINAL EXPENSE SOLUTIONS PORTFOLIO
PRODUCT RATE AND UNDERWRITING GUIDE**



TRANSAMERICA®



EASY FOR YOU, EASY FOR THEM

Your clients are looking to you for a quick, easy solution so they can forget about unexpected financial burdens and get back to living.

You look to us for fast, straightforward options to help protect them. That's why Transamerica has been working hard to evolve our *Final Expense Solutions Portfolio* so we can deliver just that: a fast, easy solution for you and your clients.

With final expense, you get a fast, simple, straightforward digital application experience with the potential for more real-time underwriting decisions and a client-friendly application process. Your clients get the reassurance of a guaranteed death benefit up to \$50,000 and predictable, level premium whole life insurance. Protecting your clients today from the unpredictability of tomorrow has never been easier — or faster — with Transamerica Final Expense products.



REAL-TIME UNDERWRITING DECISIONS

Help clients secure a whole life policy from a highly rated carrier with no exams or labs so their family can cover burial and other end-of-life expenses. With the electronic application, your clients have the potential to receive a final decision within minutes of application submission.



GUARANTEED LEVEL PREMIUMS

Premiums remain level and never change regardless of your client's age or health. Retirees have the added convenience to pay with a credit card or their Social Security benefits through Social Security Direct Express®.



PERMANENT LIFETIME PROTECTION

Clients between the ages of 0 and 85 can expect a permanent death benefit that is guaranteed to never change regardless of their health. The Accelerated Death Benefit Rider with Nursing Home Benefit, Accidental Death Benefit Rider, and Children/Grandchildren Benefit Rider provide additional protection in one policy.

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FINAL EXPENSE EXPERIENCE



REAL-TIME DECISIONS WITH DIGITAL APPLICATION

Transamerica's Final Expense products provide an underwriting process that is faster, simpler, and smarter, featuring a higher rate of real-time underwriting decisions. There are no invasive underwriting requirements, and an immediate underwriting decision is made using a no-touch underwriter review. Minimal health questions and quick decisions improve the application experience for both you and your clients.

REAL-TIME DECISIONS

- Decisions provided within a few minutes of electronic application submission.
- Consistent underwriting decisions leveraging digital medical data increase the opportunity for real-time decisions.
- Situations referred to an underwriter will be limited and mainly focused on nonmedical risks (e.g., insurable interest-all parties, total coverage line, or immigration status).

FEWER HEALTH QUESTIONS, MORE CLIENT-FRIENDLY PROCESS

- Short, straightforward medical and lifestyle questions along with an upfront eligibility question quickly help determine insurability.
- Reduces the hassle and barriers to purchase for clients
- Spares agents from asking intrusive, in-depth client questions during the application process

FAST, EASY EXPERIENCE

- Start the sales process from anywhere — on the go or from the office
- Quick premium quote tool (transamerica.com/quote-fe) that works on any digital device without having to log in
- Short, guided application through iGO® e-App
- Policy eDelivery available for added flexibility and convenience



Omissions and misstatements in an application could cause an otherwise valid claim to be denied.

PRODUCTS AT-A-GLANCE

	IMMEDIATE SOLUTION	10-PAY SOLUTION	EASY SOLUTION
Premium Paying Period	Level premiums to age 121	Level premiums for 10 years	Level premiums to age 121
Issue Ages (Age last birthday)	0-85	0-85	18-80
Face Amounts	Minimum: \$1,000 Maximum: Ages 0-55: \$50,000 Ages 56-65: \$40,000 Ages 66-75: \$30,000 Ages 76-85: \$25,000	Minimum: \$1,000 Maximum: Ages 0-55: \$50,000 Ages 56-65: \$40,000 Ages 66-75: \$30,000 Ages 76-85: \$25,000	Minimum: \$1,000 Maximum: \$25,000
Death Benefit ¹	Full death benefit available day one	Full death benefit available day one	Graded death benefit during first two policy years: <ul style="list-style-type: none"> Based on the face amount for accidental death, OR Will be limited to 110% of sum of premiums paid Full death benefit available after first two policy years regardless of cause of death
Benefit Period	Matures at age 121	Matures at age 121	Matures at age 121
Policy Loans	Policy loan rate variable, not to exceed 8%	Policy loan rate variable, not to exceed 8%	Policy loan rate variable, not to exceed 8%
Additional Benefits	<ul style="list-style-type: none"> Accelerated Death Benefit Rider with Nursing Home Benefit² Accelerated Death Benefit Rider³ Terminal Illness Accelerated Death Benefit Rider⁴ 	<ul style="list-style-type: none"> Accelerated Death Benefit Rider with Nursing Home Benefit² Accelerated Death Benefit Rider³ Terminal Illness Accelerated Death Benefit Rider⁴ 	None
Optional Riders (For an additional cost)	<ul style="list-style-type: none"> Accidental Death Benefit Rider Children's and Grandchildren's Benefit Rider 	None	None

¹ Any death benefits paid will be paid minus the loan balance, if any.

² Accelerated Death Benefit Rider with Nursing Home Benefit is not available in California and Florida.

³ Accelerated Death Benefit Rider is available for Florida only.

⁴ Terminal Illness Accelerated Death Benefit Rider is available for California only.

ADDITIONAL BENEFITS AND RIDERS

ACCELERATED DEATH BENEFIT RIDERS¹

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 ADBRs require proof of the insured’s qualifying event while the policy and rider are in force. This proof shall include 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 California and 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 he or she will continuously remain there until death. 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.

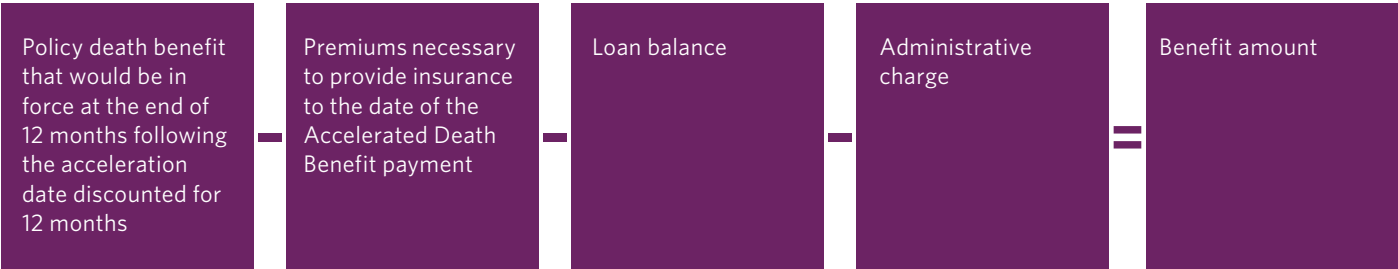
Accelerated Death Benefit Rider (ADBR) – Florida only

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

Terminal Illness Accelerated Death Benefit Rider (TIR) – California Only

The insured can accelerate up to 100% of the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year, if death is expected within 12 months receipt of a physician’s statement.

HOW THE BENEFIT IS DETERMINED



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.

OPTIONAL RIDERS

(Available for *Immediate Solution* product only)

ACCIDENTAL DEATH BENEFIT RIDER (ADR)

The ADR provides for payment of an amount in addition to the face amount of the policy in the event of death resulting directly from an accident and independent of other causes, subject to the exceptions set out in the rider.

- Issue ages 18 through 70
- Death must occur within 90 days from the accidental bodily injury and while the policy is in force.

CHILDREN'S AND GRANDCHILDREN'S BENEFIT RIDER (CGR)

This rider provides level term insurance for the children/grandchildren named in the rider.

- Annual premium per unit per child is \$2.00.
- Issue ages of parent/grandparent 18 through 75
- Issue ages 15 days through 18 years (actual age of the child/grandchild)
- No more than nine children/grandchildren may be covered under this rider.
- The minimum face amount is \$1,000.
- The maximum face amount is equal to the minimum of the base policy face amount or \$5,000 per child/grandchild.
- The face amount has to be the same for all children/grandchildren covered under this rider.
- Children or grandchildren are not eligible for coverage if diagnosed by a member of the medical profession with a terminal illness expected to result in death within 24 months.
- Child/Grandchild cannot have more than \$5,000 across all Transamerica Final Expense Child/Grandchild Riders.
- The rider terminates on the rider anniversary following the children/grandchildren's 25th birthdays.

This rider may be converted to a new policy of permanent insurance we make available at time of conversion.

- Ages 0 (15 days) through 17 can only qualify for juvenile standard.
- Ages 18 through 25 can only qualify for standard nontobacco.
- The children/grandchildren must be insured for two years under the rider to convert.



UNDERWRITING GUIDELINES

OUR APPROACH

Transamerica utilizes a digitally enabled underwriting process built to deliver quick and more 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

We want to create as simple and seamless of an experience as possible for you and your client when it comes to collecting their health information.

- Our straightforward personal history and lifestyle questions coupled with diagnostic and prescription data direct from the healthcare provider eliminates 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, payor, and beneficiary or beneficiaries. Underwriting reserves the right to make the final determination on the issuance of any policy.

AN APPLICATION IS VALID FOR 90 DAYS

Cases will close after 45 days if there are outstanding requirements but, if the requirements are received within 90 days, the case can be reopened for processing. A new application will be needed after 90 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

ACTIVITY

CREDIT

APPLIES ONLY TO ADULTS
(AGES 18 AND OVER)



EVALUATING PHYSICAL ACTIVITY

We recognize regular physical activity performed during a few days of the week can lead to positive impacts on an individual's health and well-being, which is why it is part of our holistic evaluation process. In some situations, we provide an Activity Credit, which can positively affect your client's rating.

QUALIFICATIONS FOR ACTIVITY CREDIT

Type of activity:	This can include routine activities such as walking the dog, gardening, mowing the yard, or other jobs requiring manual labor. Activity can also include jogging, running, using an elliptical, rowing machine, stationary bike, lifting weights, or other common exercises.
Frequency and duration:	Three or more days a week, for at least 10 consecutive minutes each time

WHEN DOES THE ACTIVITY CREDIT IMPACT THE UNDERWRITING DECISION?

An Activity Credit may qualify your client for a better rating outcome, depending on a number of factors, combined with the total evaluation of your client's health profile. Below are two general scenarios where an Activity Credit may positively influence a decision. See [Adult Single Condition Decision Chart](#) for more specific details and examples.

Scenario #1

The proposed insured's height/weight is Preferred and they have **only one** of the following medical conditions:

- Respiratory diseases or disorders such as COPD, black lung, or chronic bronchitis
- Stroke or Transient Ischemic Attack (TIA)
- Hospitalization within the last 12 months

NOTE: For the above medical conditions, the proposed insured rating would improve from Standard to Preferred.

Scenario #2

The proposed insured's height/weight is the only risk factor. For example, if the proposed insured is a male, 5'6" 250 pounds with no health conditions or other risk factors, exercises at least three days a week for 10 minutes each time, their rating could improve from Standard to Preferred.

ADULT PERSONAL HISTORY

GENERAL UNDERWRITING RULES (AGES 18 AND OVER)

The proposed insured will most likely be **PREFERRED** if ...

- Their medical conditions, lifestyle factors¹, and height/weight are ALL Preferred

The proposed insured will most likely be **STANDARD** if ...

- ALL their medical conditions are Preferred and ALL lifestyle factors and height/weight are Standard **OR**
- They have one medical condition (rated Standard), height/weight are Preferred, and ALL lifestyle factors are Preferred or Standard

The proposed insured will most likely be **GRADED** if ...

- They have one medical condition (rated Graded), height/weight are Standard or Preferred, and ALL lifestyle factors are Graded or better **OR**
- They have two medical conditions that are Standard, height/weight are Standard or Preferred, and ALL lifestyle factors are Graded or better **OR**
- ALL their lifestyle factors and height/weight are Graded and ALL medical conditions (if any) are Preferred

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 a Decline **OR**
- They have four or more medical conditions that are either Standard or Graded

¹Lifestyle factors include questions related to alcohol/drug use, driving record, and felonies. See [Adult Single Condition Decision Chart](#) for specific Lifestyle ratings.

ADULT SINGLE CONDITION DECISION CHART — Subject to underwriting and change without notice

The following decisions are based on proposed insured having only one medical condition or lifestyle factor:

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
AIDS/HIV/ARC	DECLINE
Alcoholism/Alcohol Abuse - Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession	Within 2 years - DECLINE Within 2-4 years - GRADED Within 4-10 years - STANDARD Over 10 years - PREFERRED
ALS (Lou Gehrig's disease) or other motor neuron disease	DECLINE
Alzheimer's/Dementia/Memory Loss/Cognitive Disorders	DECLINE
Amputation (other than due to accident/trauma)	DECLINE
Anemia (other than Sickle Cell Anemia)	GRADED With Activity Credit - STANDARD No treatment for last 3 months - PREFERRED
Aneurysm	PREFERRED
Angina	See Heart Disease
Angioplasty (of any kind)	See Heart Disease
Arrhythmia	See Heart Disease
Assisted Living/Long Term Care Facility - Home healthcare is defined as medical care provided by a medical professional, friends, or family member, including — but not limited to — arranging medications, taking blood pressure or sugar readings, administering medications, wound care, feeding tube, etc.	Current - DECLINE
Asthma	Mild (no daily symptoms, no limitations to daily activities, no reduced lung function, no regular use of steroids and no ER visits or hospitalizations due to asthma in last 5 years - PREFERRED Chronic - STANDARD with Activity Credit - PREFERRED
Atrial Fibrillation	See Heart Disease
Autism	Mild (Highly Functional): - PREFERRED All others - DECLINE
Bipolar	PREFERRED
Black Lung	STANDARD With Activity Credit - PREFERRED
Blood Clots (no complications/time since resolved)	PREFERRED
Blood Disorder (excluding Iron Deficiency Anemia and Sickle Cell Anemia): Polycythemia, Thrombocytopenia, Hemophilia, and other coagulation disorders	PREFERRED
Bone Marrow Transplant (Including donor stem cells)	DECLINE
Bronchitis (chronic)	STANDARD With Activity Credit - PREFERRED
Build	See Adult Height and Weight Chart page 15
Bypass	See Heart Disease

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
Cancer (other than Basal Cell)	Any onset within 2 years - DECLINE Metastatic - DECLINE Recurrent - DECLINE Multiple cancers - DECLINE With metastasis to lymph nodes - DECLINE Cancer free and no treatment within last 2 years - STANDARD
Cardiac Surgery	See Heart Disease
Cardiomyopathy	See Heart Disease
Cerebral Palsy	DECLINE
Chest Pain	See Heart Disease
Chronic Pain	PREFERRED
Circulatory Disorder	PREFERRED
Cirrhosis	STANDARD
Clotting Disorder	PREFERRED
Cognitive Disorder	DECLINE
Congestive Heart Failure/Heart Failure/Diastolic Heart Failure	STANDARD
COPD (Chronic Obstructive Pulmonary Disease)	STANDARD With Activity Credit - PREFERRED
Coronary Artery Disease	See Heart Disease
Creutzfeldt-Jakob Disease	DECLINE
Crohn's Disease	PREFERRED
Cystic Fibrosis	DECLINE
Defibrillator Implant	See Heart Disease
Dementia	DECLINE
Depression	PREFERRED
Diabetes (Type 1 and 2)	STANDARD Only during pregnancy - PREFERRED
Diabetic Coma	DECLINE
Dialysis	STANDARD
Diastolic Heart Failure	See Congestive Heart Failure
Down Syndrome	DECLINE
Driving (including: reckless driving, DUI/DWI/OWI)	Within 2 years - DECLINE Within 2-5 years - STANDARD > 5 years - PREFERRED Multiple offenses in last 5 years - DECLINE
Drug Use/Abuse (including prescription drugs) Used or been diagnosed with, treated, tested positive for, or been given medical advice by a member of medical profession	Within 2 years - DECLINE Within 2-4 years - GRADED Within 4-10 years - STANDARD Over 10 years - PREFERRED
Electric Scooter/Cart	See Wheelchair/Scooter/Cart
Emphysema	STANDARD With Activity Credit - PREFERRED
Employment (in the cannabis industry or a cannabis-related business)	DECLINE

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
Encephalitis	PREFERRED
Epilepsy	See Seizures
Felony Offense (convicted of or pleaded no contest)	Within 3 years - DECLINE Within 3-5 years - GRADED Within 5-10 years - STANDARD Over 10 years - PREFERRED Multiple offenses in last 10 years - DECLINE
Gaucher's Disease	DECLINE
Heart Attack	See Heart Disease
Heart Disease	PREFERRED
Heart Failure	See Congestive Heart Failure
Heart Murmur	See Heart Disease
Heart Valve Replacement	See Heart Disease
Hepatitis	See Liver Disease/Disorder
Hodgkin's/Non-Hodgkin's/Lymphoma	See Cancer
Home Healthcare	See Assisted Living
Hospice	DECLINE
Hospitalization	Currently - DECLINE Within last 12 months - STANDARD With Activity Credit - PREFERRED
Hunter Syndrome	DECLINE
Huntington's Disease	DECLINE
Illegal Drugs	See Drug Use/Abuse
Incarceration	Current - DECLINE
Iron Deficiency Anemia	See Anemia
Irregular Heartbeat	See Heart Disease
Kidney Disease/Disorder (Chronic Kidney Disease)	STANDARD
Kidney Failure	STANDARD
Liver Disease/Disorder (excluding Fatty Liver Disease)	STANDARD
Long Term Care	See Assisted Living
Lou Gehrig Disease	See ALS
Lupus	See Systemic Lupus Erythematosus (SLE)
Marijuana use	PREFERRED
Memory Loss	See Alzheimer's
Mental Incapacity	DECLINE
Mental Retardation	DECLINE
Myocardial Infarction	See Heart Disease
Niemann-Pick Disease	DECLINE
Nursing Home	See Assisted Living
Oxygen	See Respiratory Disease or Disorder
Pacemaker/Defibrillator Implant	See Heart Disease
Pancreatitis (nonalcoholic)	Diagnosed and/or received treatment within 2 years - STANDARD Treated and resolved > 2 years - PREFERRED

MEDICAL CONDITION OR LIFESTYLE FACTOR	DECISION (SUBJECT TO ALL OTHER FACTORS)
Parole/Probation (currently)	Within 2 years - DECLINE
Peripheral Artery/Vascular Disease (PAD/PVD)	See Circulatory Disorder
Phlebitis	See Blood Clots
Pompe Disease	DECLINE
Post-Traumatic Stress Disorder (PTSD)	See Depression
Prison (within 2 years)	See Incarceration
Pulmonary Fibrosis	DECLINE
Pulmonary Hypertension	See Circulatory Disorder
Respiratory Disease or Disorder (Chronic)	STANDARD With Activity Credit - PREFERRED
Rheumatoid Arthritis	PREFERRED
Sarcoidosis	Not affecting the lungs - PREFERRED Affecting the lungs - See Respiratory Disease or Disorder
Schizophrenia	PREFERRED
Seizures	PREFERRED
Sickle Cell Anemia	DECLINE
Sleep Apnea	CPAP/treatment with supplemental oxygen/oxygen concentrator use - STANDARD With Activity Credit - PREFERRED CPAP/treatment without supplemental oxygen - PREFERRED
Stent Implant (Heart)	See Heart Disease
Stroke	STANDARD With Activity Credit - PREFERRED
Suicide (attempted)	Within 2 years - DECLINE
Surgery (Been advised or planning to have surgery requiring general anesthesia)	DECLINE
Systemic Lupus Erythematosus (SLE)	PREFERRED
Terminal Illness (death expected within 18 months)	DECLINE
Tobacco/Nicotine use (This includes cigarettes, e-cigarettes/vapes, chewing tobacco/smokeless tobacco, pipe, cigar, nicotine gum/patch or other nicotine delivery system.)	Within last 12 months will receive Tobacco Rating
Transplant Recipient	Organ or Stem Cell - DECLINE
Transient Ischemic Attack (TIA)	STANDARD With Activity Credit - PREFERRED
Tuberculosis	See Respiratory Disease or Disorder
Ulcerative Colitis	PREFERRED
Wasting Syndrome	DECLINE
Wheelchair/Electric Scooter/Electric Cart	PREFERRED If any assistance is required, see Assisted Living
Wilson's Disease	DECLINE
Wiskott-Aldrich Syndrome	DECLINE

ADULT HEIGHT AND WEIGHT 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.

HEIGHT	MINIMUM WEIGHT PREFERRED AND STANDARD (BMI greater than 18.5)	MAXIMUM WEIGHT PREFERRED (BMI less than 40)	MAXIMUM WEIGHT STANDARD (BMI less than 45)	MAXIMUM WEIGHT GRADED (BMI less than 48)
4'5"	74	159	179	191
4'6"	77	165	186	199
4'7"	80	172	193	206
4'8"	83	178	200	214
4'9"	86	184	207	221
4'10"	89	191	215	229
4'11"	92	198	222	237
5'0"	95	204	230	245
5'1"	98	211	238	254
5'2"	102	218	246	262
5'3"	105	225	254	270
5'4"	108	233	262	279
5'5"	112	240	270	288
5'6"	115	247	278	297
5'7"	119	255	287	306
5'8"	122	263	295	315
5'9"	126	270	304	325
5'10"	129	278	313	334
5'11"	133	286	322	344
6'0"	137	294	331	353
6'1"	141	303	341	363
6'2"	145	311	350	373
6'3"	149	320	360	384
6'4"	152	328	369	394
6'5"	157	337	379	404
6'6"	161	346	389	415
6'7"	165	355	399	426
6'8"	169	364	409	436
6'9"	173	373	419	447
6'10"	177	382	430	459
6'11"	182	391	440	470
7'0"	186	401	451	481

JUVENILES (AGES 0 THROUGH 17) COVERAGE ELIGIBILITY

Medical conditions or personal history that will not be eligible for coverage with *Final Expense Solutions Portfolio products*¹ include, but may not be limited to:

- Cognitive impairment
- Memory loss
- Mental incapacity
- Motor neuron disease
- Cerebral palsy
- Cystic fibrosis
- Huntington’s disease
- Amputation (other than due to accident/trauma)
- Bone marrow, stem cell, or organ transplant (other than corneal)
- Cancer
- Pulmonary fibrosis
- Sickle cell anemia
- Down syndrome
- Autism
- Depression
- Bipolar
- Schizophrenia
- Eating disorder
- Suicide attempt
- Cardiac surgery
- Diabetes Type I or II
- Chronic pain
- Muscular dystrophy
- Paralysis
- Heart failure
- Pending surgery requiring general anesthesia
- Hospice, palliative, or home healthcare
- Terminal medical condition
- Diagnosis of HIV/AIDS
- Currently incarcerated
- Alcohol and or drug treatment
- Drug use
- Reckless driving, DUI, OWI, and DWI
- Felony (convicted of or pleaded no contest)
- Proposed insured, owner, or payor is employed in the cannabis industry or a cannabis-related business.

¹ Subject to underwriting and change without notice

JUVENILE MEDICAL CONDITIONS

Juvenile applicants will not be eligible for coverage when two or more medical categories have a “yes” answer.

MEDICAL CATEGORIES	MEDICAL CONDITIONS	DECISION (Subject to all other factors)
Heart or blood vessels disorder	<ul style="list-style-type: none"> • Congenital heart disease • Irregular heartbeat/arrhythmia • Murmur • Any other disease or disorder of the heart or blood vessels 	Standard
Brain or nervous system disorder	<ul style="list-style-type: none"> • Epilepsy/Seizures • Any other disease or disorder of the brain or nervous system 	Standard
Blood disorder	<ul style="list-style-type: none"> • Platelet disorders • Any other abnormality of the spleen, bone marrow, or blood 	Standard
Digestive disorder	<ul style="list-style-type: none"> • Any disease or disorder of the esophagus, stomach, liver, pancreas, intestine, or colon 	Standard
Lung disorder	<ul style="list-style-type: none"> • Asthma • Any other disease or disorder of the lungs or respiratory system 	Standard
Renal and reproductive disorder	<ul style="list-style-type: none"> • Disease or disorder of the bladder • Disease or disorder of the kidney • Any other disease or disorder of the urinary or reproductive organs 	Standard
Mental health disorder	<ul style="list-style-type: none"> • Anxiety • Attention deficit disorder (ADD/ADHD) • Any other psychiatric mental or emotional condition or disorder 	Standard
Muscles, skin, joints, bones, connective tissue, eyes, and ears disorder	<ul style="list-style-type: none"> • Rheumatoid arthritis (JRA) • Autoimmune disorder • Any other disease or disorder of the musculoskeletal system, skin, or spine 	Standard
Childhood cancers		Decline

JUVENILE HEIGHT AND WEIGHT CHART

Ages 0 through 13: If the build for the proposed insured does not fall within the ranges listed, no coverage will be available.

AGE	MIN AND MAX HEIGHT IN INCHES	MIN AND MAX WEIGHT IN LBS
15 days-less than 1 year	18-35"	5-32lbs
1	26-42"	14-50lbs
2-4	30-45"	19-71lbs
5-8	38-56"	27-120lbs
9-11	44-70"	40-160lbs
12-13	52-73"	60-195lbs

Ages 14 through 17. If weight exceeds the maximum weight for the Standard product, no coverage will be available.

HEIGHT	MAXIMUM WEIGHT PREFERRED	MAXIMUM WEIGHT STANDARD
4'5"	166	184
4'6"	172	191
4'7"	179	198
4'8"	185	205
4'9"	192	213
4'10"	199	220
4'11"	205	228
5'0"	213	236
5'1"	220	243
5'2"	227	252
5'3"	234	260
5'4"	242	268
5'5"	249	276
5'6"	257	285
5'7"	265	294
5'8"	273	303
5'9"	281	312
5'10"	289	321
5'11"	298	330
6'0"	306	339
6'1"	315	349
6'2"	323	358
6'3"	332	368
6'4"	341	378
6'5"	350	388
6'6"	359	398
6'7"	368	408
6'8"	378	419
6'9"	387	429
6'10"	397	440
6'11"	407	451
7'0"	417	462



HYPOTHETICAL CASE STUDY

No. 1

MEET MICHAEL, AGE 45

Michael is married, lives in Florida, and works as a customer service representative.

Build: 5' 11", 200 pounds

Medications: Humira for Crohn's disease, Lisinopril for high blood pressure, Tramadol for chronic pain and Citalopram for depression

Activities: None

Other factors: history of reckless driving identified over five years ago

DECISION: Preferred Nontobacco

Product: *Immediate Solution*

Accelerated Death Benefit: Qualifies

Summary:

- Michael is seeking to cover his final expenses and pay off outstanding loans. He wants the peace of mind that his passing will not be a financial burden on his spouse. He values having the additional flexibility of the Accelerated Death Benefit Rider that allows him to accelerate a portion of the death benefit if he receives a terminal diagnosis that only leaves him 12 months or less to live.
- Based on his build, medications, and personal history, he is approved with our best possible rate class of Preferred Nontobacco.
- Michael's lack of physical activity does not have any impact with the decision.



HYPOTHETICAL CASE STUDY

No. 2

MEET SUSAN, AGE 65

Single, lives in Texas, and is retired with two adult children and three grandchildren

Build: 5' 6", 120 pounds

Medications: Lisinopril for high blood pressure, insulin for Type 1 diabetes and Lipitor for cholesterol.

Activities: Walks her dog around her neighborhood three times a week for more than 10 minutes each time.

DECISION: Standard Nontobacco

Product: *Immediate Solution*

Accelerated Death benefit with Nursing Home Benefit: Qualifies

Summary:

- Susan qualifies for *Immediate Solution* with a Standard rating and is eligible for the Accelerated Death Benefit Rider¹ for Nursing Home.
- Based on Susan's build, medication, and impairments, she would most likely be table rated or potentially graded with other carriers, but with *Immediate Solution* she can get the protection she needs at a more affordable rate.
- Despite her qualifying for the Activity Credit, it does not affect the outcome of the decision.

¹ Included automatically to eligible in states where applicable. The rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing facility. Eligibility requirements apply.



HYPOTHETICAL CASE STUDY

NO. 3

MEET ALEX, AGE 55

Married and lives in Kansas, where he works as an accountant

Build: 5' 8", 275 pounds

Medications: BiDil for congestive heart failure

Activities: None

Other factors: None

DECISION: Graded

Product: *Easy Solution*

WITH ACTIVITY CREDIT

Walks 3 times a week,
10 minutes each time



DECISION: Standard Nontobacco

Product: *Immediate Solution*

Summary:

- This scenario shows how a client's physical activity level can influence how Transamerica evaluates the client.
- Alex is taking medication for congestive heart failure and because of the condition, he only qualifies for our graded product, despite having no other medical risk factors.
- Currently, Alex has very limited or no physical activity, but let's assume he has the same medical history with a more active lifestyle through walking three times a week, 10 minutes each time. He now is eligible to receive an Activity Credit, which based on his current risk factors, qualify him for our *Immediate Solution* product with a Standard Nontobacco rating — leaving him with immediate coverage and a much lower premium.

RATE CHARTS

IMMEDIATE SOLUTION

PREFERRED PREMIUMS¹ Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	13.68		11.86	
1	13.79		11.94	
2	13.89		12.04	
3	14.01		12.12	
4	14.12		12.24	
5	14.22		12.33	
6	14.52		12.51	
7	14.82		12.69	
8	15.14		12.89	
9	15.44		13.08	
10	15.74		13.26	
11	16.17		13.51	
12	16.63		13.52	
13	17.05		13.74	
14	17.50		14.00	
15	17.93		14.24	
16	18.12		14.28	
17	18.20		14.33	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
18	14.54	21.62	11.78	14.85
19	14.59	21.68	11.83	14.85
20	14.70	21.84	11.88	14.96
21	14.96	22.20	12.12	15.32
22	15.21	22.56	12.37	15.68
23	15.47	22.92	12.63	16.03
24	15.72	23.30	12.88	16.38
25	15.97	23.66	13.12	16.74
26	16.29	24.16	13.42	17.16
27	16.67	24.72	13.74	17.61
28	17.03	25.31	14.07	18.08
29	17.45	25.97	14.41	18.59
30	17.90	26.69	14.80	19.14
31	18.33	27.37	15.18	19.71
32	18.82	28.18	15.62	20.35
33	19.37	29.06	16.11	21.06
34	20.00	30.04	16.64	21.85
35	20.63	31.07	17.18	22.65
36	21.39	32.18	17.80	23.42
37	22.14	33.30	18.38	24.17
38	22.94	34.51	19.04	24.97
39	23.80	35.78	19.70	25.79
40	24.71	37.14	20.38	26.62
41	25.44	38.04	20.96	27.85
42	26.21	38.43	21.52	29.11

AGE	MALE		FEMALE	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
43	26.95	38.81	22.04	30.33
44	27.69	38.94	22.53	31.54
45	27.97	39.89	22.63	32.86
46	28.64	40.45	22.90	33.28
47	29.31	42.33	23.17	33.87
48	29.98	43.14	23.44	34.47
49	30.65	44.09	23.71	35.19
50	31.32	44.93	23.98	35.77
51	32.53	46.98	24.76	37.58
52	33.74	48.94	25.54	39.28
53	34.96	51.01	26.33	41.07
54	36.17	53.09	27.11	42.89
55	37.38	55.49	27.89	43.82
56	39.18	58.21	29.08	45.38
57	40.98	60.84	30.27	46.77
58	42.77	63.59	31.45	48.18
59	44.57	66.69	32.64	49.80
60	46.37	70.35	33.83	51.76
61	49.30	75.41	35.71	54.61
62	52.23	80.49	37.58	57.47
63	55.16	85.54	39.46	60.31
64	58.09	90.60	41.33	63.16
65	58.56	95.67	43.21	66.01
66	62.24	102.68	46.03	70.44
67	65.91	109.70	48.84	74.87
68	69.59	116.73	51.66	79.30
69	73.26	123.74	54.47	83.73
70	76.94	130.76	57.29	88.16
71	83.34	140.07	61.49	94.48
72	89.74	149.39	65.69	100.82
73	96.14	158.68	69.89	107.15
74	102.54	167.99	74.09	113.48
75	108.94	177.29	78.29	119.81
76	119.82	192.68	86.61	133.04
77	129.99	206.76	94.44	145.60
78	140.53	220.85	102.58	158.65
79	147.44	234.93	108.06	167.80
80	154.34	249.01	113.55	176.95
81	180.77	269.57	133.04	187.80
82	198.75	290.11	146.32	201.89
83	213.76	310.66	157.45	215.96
84	229.05	331.20	168.73	232.18
85	244.57	351.76	180.21	248.65

¹Unisex-Male rates for Montana

LIVE WITH EASE

Growth

Support

Simplicity to Live your Best Life

Efficiency

Tools



IMMEDIATE SOLUTION

STANDARD PREMIUMS¹

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	15.69		12.88	
1	15.70		12.91	
2	15.72		12.96	
3	15.74		12.98	
4	15.75		13.01	
5	15.77		13.06	
6	16.22		13.30	
7	16.68		13.55	
8	17.14		13.80	
9	17.59		14.04	
10	18.05		14.28	
11	18.87		14.59	
12	19.69		14.64	
13	20.49		14.92	
14	21.30		15.23	
15	22.12		15.52	
16	22.43		15.63	
17	22.52		15.68	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
18	17.03	26.72	12.44	16.29
19	17.05	26.76	12.48	16.32
20	17.07	26.78	12.58	16.45
21	17.26	27.03	12.88	16.85
22	17.46	27.29	13.19	17.22
23	17.64	27.54	13.49	17.62
24	17.86	27.81	13.80	18.00
25	18.04	28.06	14.10	18.37
26	18.35	28.51	14.42	18.86
27	18.68	29.04	14.74	19.37
28	19.06	29.64	15.09	19.93
29	19.49	30.31	15.47	20.53
30	19.96	31.08	15.93	21.24
31	20.42	31.86	16.42	21.96
32	20.99	32.80	16.97	22.77
33	21.63	33.86	17.59	23.69
34	22.37	35.10	18.28	24.72
35	23.14	36.38	19.01	25.79
36	24.06	37.83	19.76	26.89
37	25.00	39.32	20.52	27.98
38	26.02	40.94	21.33	29.14
39	27.11	42.67	22.18	30.33
40	28.29	44.55	23.06	31.55
41	29.30	45.87	23.87	33.21
42	30.36	47.26	24.70	34.88

AGE	MALE		FEMALE	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
43	31.40	48.65	25.58	36.49
44	32.46	50.02	26.47	38.05
45	33.35	51.69	26.72	40.11
46	33.90	52.84	26.97	41.22
47	34.45	54.23	27.22	42.58
48	35.00	55.77	27.48	44.04
49	35.55	57.50	27.73	45.70
50	36.10	59.10	27.98	47.16
51	38.17	62.98	29.48	50.00
52	40.24	66.78	30.98	52.65
53	41.90	70.83	32.49	55.44
54	43.50	75.00	33.98	58.24
55	45.07	78.30	35.48	59.85
56	46.72	82.66	36.71	62.19
57	48.85	86.90	37.94	64.28
58	50.98	91.33	39.18	66.36
59	53.11	96.25	40.41	68.67
60	55.23	101.95	41.64	71.44
61	58.79	109.62	43.83	75.27
62	62.35	117.29	46.03	79.10
63	65.91	124.95	48.23	82.95
64	69.48	132.61	50.43	86.78
65	73.04	140.28	53.18	90.61
66	81.28	150.64	57.91	96.72
67	89.54	161.01	62.64	102.81
68	97.79	171.38	67.36	108.90
69	106.04	181.75	72.09	114.99
70	114.29	192.11	76.82	121.08
71	121.99	204.19	82.42	130.21
72	129.69	213.29	88.01	139.36
73	137.38	222.39	93.61	148.48
74	145.08	231.51	99.21	157.63
75	152.78	240.63	104.80	166.76
76	168.04	259.51	116.06	179.00
77	182.36	278.40	126.73	194.73
78	197.22	297.28	137.80	212.75
79	207.18	316.17	145.48	225.54
80	217.13	335.05	153.15	238.34
81	247.61	366.88	174.37	252.95
82	267.54	398.71	188.19	271.90
83	287.83	430.55	202.21	290.83
84	308.43	462.38	216.49	308.20
85	322.08	494.22	230.97	325.58

¹Unisex-Male rates for Montana

IMMEDIATE SOLUTION

ACCIDENTAL DEATH BENEFIT RIDER (ADR) PREMIUMS

Annual premiums per unit (\$1,000) of insurance

AGE	ANNUAL
18	2.20
19	2.21
20	2.22
21	2.23
22	2.24
23	2.26
24	2.27
25	2.28
26	2.29
27	2.30
28	2.31
29	2.32
30	2.33
31	2.34

AGE	ANNUAL
32	2.35
33	2.37
34	2.38
35	2.39
36	2.41
37	2.43
38	2.45
39	2.48
40	2.50
41	2.52
42	2.54
43	2.56
44	2.59
45	2.61

AGE	ANNUAL
46	2.63
47	2.65
48	2.67
49	2.71
50	2.73
51	2.76
52	2.79
53	2.84
54	2.89
55	2.95
56	3.01
57	3.08
58	3.16
59	3.25

AGE	ANNUAL
60	3.33
61	3.44
62	3.56
63	3.71
64	3.86
65	4.03
66	4.24
67	4.49
68	4.79
69	5.09
70	5.46



10-PAY SOLUTION

PREFERRED PREMIUMS¹

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	18.23		16.44	
1	18.55		16.72	
2	18.85		16.99	
3	19.17		17.27	
4	19.48		17.54	
5	19.80		17.82	
6	20.34		18.23	
7	20.88		18.64	
8	21.43		19.06	
9	21.96		19.47	
10	22.51		19.88	
11	23.29		20.39	
12	24.08		20.90	
13	24.85		21.42	
14	25.64		21.93	
15	26.42		22.44	
16	28.37		23.64	
17	30.32		24.85	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
18	25.49	32.28	19.61	26.07
19	25.94	34.22	19.96	27.28
20	26.39	36.17	20.40	28.49
21	28.07	37.21	21.03	29.40
22	29.75	38.25	21.67	30.30
23	31.43	39.29	22.30	31.19
24	33.11	40.33	22.93	32.09
25	34.79	41.37	23.57	33.00
26	35.58	42.78	25.36	34.85
27	36.36	44.19	27.16	36.70
28	37.16	45.61	28.94	38.54
29	37.95	47.02	30.74	40.40
30	38.74	48.43	32.53	42.25
31	39.50	49.45	33.30	43.05
32	40.27	50.47	34.07	43.84
33	41.03	51.49	34.85	44.64
34	41.80	52.51	35.62	45.44
35	42.57	53.53	36.38	46.23
36	43.21	54.76	37.27	47.15
37	43.85	55.99	38.15	48.06
38	44.51	57.23	39.03	48.97
39	45.15	58.45	39.92	49.88
40	45.79	59.68	40.80	50.79
41	48.52	62.99	42.39	53.53
42	51.25	66.28	43.99	56.27

AGE	MALE		FEMALE	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
43	53.98	69.58	45.57	59.00
44	56.72	72.87	47.16	61.74
45	59.44	76.18	48.76	64.47
46	61.38	78.11	50.73	66.14
47	63.32	80.04	52.68	67.81
48	65.25	81.96	54.65	69.48
49	67.19	83.89	56.61	71.16
50	69.13	85.82	58.58	72.83
51	71.10	88.17	60.36	74.74
52	73.07	90.51	62.15	76.65
53	75.03	92.84	63.95	78.57
54	77.00	95.18	65.73	80.48
55	78.97	97.53	67.52	82.39
56	80.23	98.47	68.78	83.16
57	81.48	99.41	70.04	83.94
58	82.74	100.36	71.31	84.73
59	84.00	101.30	72.57	85.51
60	85.26	102.24	73.83	86.28
61	88.15	105.66	75.92	88.34
62	91.04	109.08	78.01	90.40
63	93.93	112.48	80.09	92.46
64	96.82	115.90	82.19	94.52
65	99.71	119.32	84.27	96.58
66	103.48	124.18	86.84	99.86
67	107.26	129.02	89.41	103.14
68	111.03	133.88	91.98	106.44
69	114.82	138.73	94.55	109.72
70	118.59	143.59	97.12	113.00
71	122.83	149.51	100.74	117.50
72	127.08	155.42	104.36	122.01
73	131.33	161.35	107.98	126.52
74	135.57	174.23	111.60	131.02
75	139.81	180.40	115.22	135.52
76	148.70	194.63	121.97	145.16
77	157.58	208.85	128.72	154.81
78	166.47	223.08	135.48	164.45
79	175.35	237.30	142.22	174.10
80	184.24	251.53	148.97	183.73
81	195.31	272.29	156.40	195.39
82	206.39	293.04	163.83	207.04
83	217.46	313.80	171.27	218.69
84	238.06	334.55	178.70	239.94
85	249.59	355.31	186.13	252.08

¹Unisex-Male rates for Montana

10-PAY SOLUTION

STANDARD PREMIUMS¹

Annual premiums per unit (\$1,000) of insurance

AGE	MALE		FEMALE	
0	20.68		17.85	
1	20.84		18.02	
2	21.01		18.19	
3	21.18		18.37	
4	21.35		18.55	
5	21.51		18.72	
6	22.23		19.18	
7	22.95		19.64	
8	23.66		20.10	
9	24.38		20.56	
10	25.10		21.02	
11	26.26		21.62	
12	27.42		22.21	
13	28.57		22.81	
14	29.73		23.40	
15	30.88		24.00	
16	32.45		25.56	
17	34.00		27.11	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
18	26.57	35.57	20.64	28.66
19	27.00	37.12	21.00	30.21
20	27.32	38.69	21.46	31.77
21	29.18	40.00	22.31	32.79
22	31.05	41.32	23.17	33.82
23	32.91	42.64	24.03	34.85
24	34.77	43.96	24.89	35.88
25	36.63	45.27	25.75	36.90
26	37.38	46.93	27.64	38.23
27	38.12	48.60	29.53	39.55
28	38.87	50.25	31.42	40.87
29	39.61	51.91	33.31	42.19
30	40.36	53.57	35.20	43.52
31	41.20	54.46	35.71	45.01
32	42.05	55.35	36.22	46.50
33	42.89	56.26	36.73	48.00
34	43.74	57.15	37.24	49.49
35	44.58	58.04	37.75	50.99
36	45.41	59.46	38.62	51.57
37	46.23	60.88	39.48	52.15
38	47.06	62.30	40.36	52.73
39	47.88	63.72	41.22	53.31
40	48.71	65.15	42.10	53.89
41	52.14	69.75	44.31	57.52
42	55.56	74.37	46.54	61.15

AGE	MALE		FEMALE	
	NONTOBACCO	TOBACCO	NONTOBACCO	TOBACCO
43	58.98	78.98	48.76	64.78
44	62.40	83.60	50.99	68.41
45	65.83	88.20	53.20	72.04
46	68.16	90.75	55.37	73.97
47	70.49	93.29	57.54	75.90
48	72.84	95.84	59.71	77.83
49	75.17	98.38	61.88	79.76
50	77.50	100.92	64.05	81.69
51	79.96	104.14	66.03	84.04
52	82.42	107.36	68.02	86.39
53	84.87	110.57	69.99	88.73
54	87.33	113.79	71.98	91.08
55	89.79	117.00	73.96	93.44
56	92.29	118.92	75.83	95.31
57	94.79	120.85	77.70	97.18
58	97.30	122.77	79.58	99.06
59	99.79	124.70	81.46	100.93
60	102.30	126.62	83.33	102.81
61	106.54	132.21	86.04	105.83
62	110.78	137.80	88.75	108.85
63	115.04	143.39	91.47	111.89
64	119.28	148.97	94.18	114.91
65	123.52	154.56	96.89	117.94
66	128.53	161.47	100.44	122.22
67	133.54	168.39	103.98	126.50
68	138.55	175.31	107.53	130.79
69	143.55	182.23	111.07	135.07
70	148.56	197.02	114.61	139.35
71	154.51	206.23	119.55	145.80
72	160.46	215.44	124.48	152.24
73	166.41	224.64	129.42	158.67
74	172.36	233.85	134.35	165.11
75	178.31	243.06	139.29	171.55
76	189.09	262.13	147.24	183.53
77	199.87	281.21	155.17	195.51
78	210.66	300.28	163.12	216.13
79	221.44	319.36	171.06	228.61
80	232.22	338.43	179.01	241.09
81	248.25	370.59	189.14	258.65
82	275.27	402.74	199.28	276.20
83	291.96	434.90	209.40	293.76
84	308.64	467.05	219.54	311.31
85	325.33	499.21	239.24	328.87

¹ Unisex-Male rates for Montana



EASY SOLUTION

PREMIUMS¹

Annual premiums per unit (\$1,000) of insurance

AGE	MALE	FEMALE
18	37.74	28.48
19	38.29	29.05
20	38.83	29.61
21	39.38	30.17
22	39.93	30.75
23	40.48	31.30
24	41.04	31.87
25	41.59	32.43
26	42.19	32.95
27	42.85	33.44
28	43.50	33.97
29	44.06	34.56
30	44.52	35.30
31	44.63	36.07
32	44.74	37.01
33	44.86	38.13
34	45.01	39.47
35	45.33	40.81
36	47.79	42.67
37	49.91	44.43
38	52.36	46.31
39	55.44	48.66
40	59.04	51.17
41	61.48	53.26
42	64.26	55.43
43	66.94	57.50
44	69.51	59.46
45	72.13	61.48
46	74.58	63.09
47	77.17	64.81
48	79.84	66.52
49	81.94	67.70

AGE	MALE	FEMALE
50	83.93	68.76
51	87.47	70.99
52	90.91	73.13
53	94.45	75.38
54	98.02	77.65
55	102.11	80.25
56	105.45	82.50
57	108.54	84.61
58	111.73	86.84
59	115.47	89.39
60	120.10	92.45
61	126.98	96.78
62	133.86	101.13
63	140.71	105.48
64	147.59	109.82
65	154.47	114.16
66	161.38	119.68
67	168.30	125.22
68	175.20	130.74
69	182.11	136.26
70	201.71	141.79
71	214.40	148.84
72	227.10	155.89
73	239.78	162.95
74	252.49	169.99
75	265.18	177.05
76	285.79	189.04
77	311.96	201.04
78	341.84	213.05
79	363.37	236.82
80	384.91	250.26

¹Unisex-Male rates for Montana

CALCULATING A RATE

MODE OF PAYMENT ¹	POLICY FEE (Face amounts less than \$5,000)	POLICY FEE (Face amounts \$5,000+)	MODAL FACTOR
Annual	\$60.00	\$42.00	1.00
Semiannual	N/A	N/A	0.51
Quarterly	N/A	N/A	0.2575
EFT (monthly)	N/A	N/A	0.086

¹You must calculate the total annual cost first to properly calculate the other modes of payment (see below example).

EXAMPLE USING THE IMMEDIATE SOLUTION PRODUCT:

Male, age 55, face amount \$15,000 (15 units), preferred nontobacco, monthly EFT

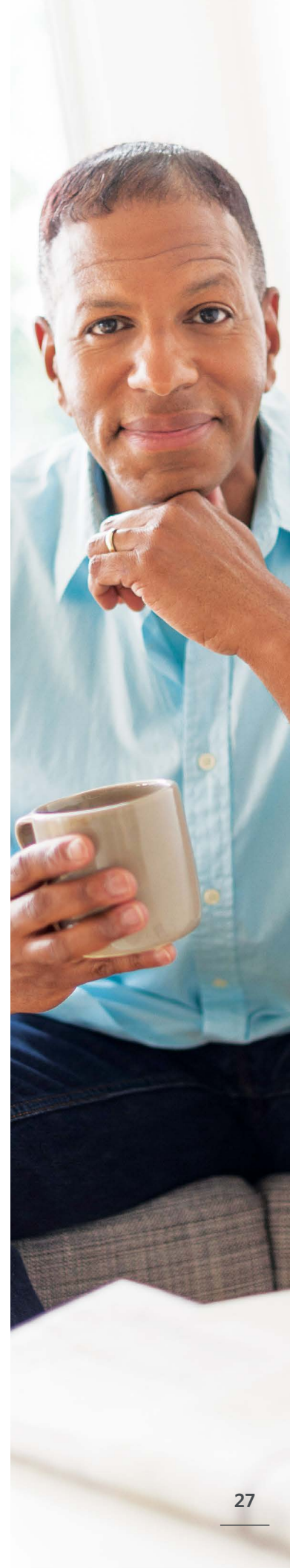
1. Take the annual rate per \$1,000 (unit) from rate table **\$37.38**
2. Multiply by the number of units $\$37.38 \times 15 = \mathbf{\$560.70}$
3. Add policy fee **\$42.00**
4. Add the sums of steps 2 and 3 for total annual cost $\$560.70 + \$42.00 = \mathbf{\$602.70}$
5. Multiply by modal factor and round to nearest cent $\$602.70 \times 0.086 = \mathbf{\$51.83 \text{ per month}}$

To add optional Accidental Death Benefit Rider (ADR)

- Please note: The ADR amount must equal the corresponding policy face amount. Thus, in our example above, the available rider amount would be \$15,000 (15 units).
1. Take the annual rate per unit (\$1,000) from [ADR rate table](#) on page 23 **\$2.95**
 2. Multiply by number of units $\$2.95 \times 15 = \mathbf{\$44.25}$
 3. Multiply by modal factor and round to nearest cent $\$44.25 \times 0.086 = \mathbf{\$3.81}$
 4. Add the monthly ADR amount to the premium calculated in step five above $\$3.81 + \$51.83 = \mathbf{\$55.64}$

To add the optional Children's and Grandchildren's Benefit Rider (CGR)

- For this example, we will be adding \$5,000 (5 units) of coverage for four children/grandchildren to the policy.
1. Multiply the child/grandchild rider annual rate of \$2.00 by the number of units $\$2.00 \times 5 = \mathbf{\$10.00}$
 2. Multiply by modal factor and round to nearest cent $\$10.00 \times 0.086 = \mathbf{\$0.86}$
 3. Multiply by the number of children/grandchildren $\$0.86 \times 4 = \mathbf{\$3.44}$
 4. Add the modal amount for child/grandchild rider to the amount in step four above $\$3.44 + \$55.64 = \mathbf{\$59.08 \text{ (per month)}}$



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