

# TRANSAMERICA LIFE INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa 52499

A Stock Company

Subject to the provisions of this Certificate, we will pay the Death Benefit in a lump sum to the Beneficiary if the Insured dies before the Maturity Date. If the Insured is living on the Maturity Date, and this Certificate is in force, we will pay the Cash Surrender Value, if any, to the Owner.

This Certificate is signed for the Company at our Home Office to take effect on the Certificate Date.

**YOU HAVE PURCHASED LIFE INSURANCE AS DESCRIBED IN THIS CERTIFICATE. PLEASE REVIEW IT CAREFULLY FOR LIMITATIONS.**

THIS CERTIFICATE MAY BE RETURNED WITHIN 30 DAYS FROM THE DATE YOU RECEIVED IT FOR A FULL REFUND, EITHER BY RETURNING IT TO THE AGENT OR TO US. WE WILL REFUND TO YOU ANY PREMIUMS PAID, LESS ANY PARTIAL SURRENDERS.

AFTER 30 DAYS, CANCELLATION MAY RESULT IN A SUBSTANTIAL PENALTY KNOWN AS A SURRENDER CHARGE. **YOU WILL INCUR SURRENDER CHARGES IF COVERAGE IS TERMINATED WITHIN THE SURRENDER CHARGE PERIOD.** THE TABLE OF SURRENDER CHARGE FACTORS CAN BE FOUND IN THE TABLES SECTION OF THE CONTRACT DATA PAGES STARTING ON PAGE 6.

**THE CERTIFICATE DATE CAN BE FOUND ON THE CONTRACT DATA PAGES.**

## **Group Certificate for Flexible Premium Adjustable Life Insurance** (Universal Life Insurance)

**Flexible Premium Adjustable Life Insurance**  
**Flexible Premiums Payable During the Life of the Insured to the Maturity Date**  
**Death Benefit Payable at Death of Insured Prior to the Maturity Date**  
**Cash Surrender Value, if any, Payable at the Maturity Date**  
**Nonparticipating - No Annual Dividends**

Administrative Office:  
1400 Centerview Drive, PO Box 8063  
Little Rock, Arkansas 72203-8063  
Customer Service: 1-888-763-7474  
E-Mail Address: [TEBCustresp@transamerica.com](mailto:TEBCustresp@transamerica.com)  
Web Address: [www.transamericaemployeebenefits.com](http://www.transamericaemployeebenefits.com)

## CERTIFICATE SUMMARY

This Certificate summarizes the insurance coverage provided under the Group Master Policy ("Policy") issued to the Policyholder named on the Contract Data Pages. We have issued this Certificate based on information that enabled us to determine that the Insured met all of the eligibility requirements set forth in the Policy. A copy of the Policy is on file with the Policyholder and may be examined at any reasonable time during normal business hours.

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SAMPLE

## CONTRACT DATA PAGES

POLICYHOLDER	XXXXXXXXXX	GOVERNING JURISDICTION	NEVADA
INSURED	XXXXXXXXXX	CERTIFICATE NUMBER	XXXXXXXXXX
FACE AMOUNT	\$XX,XXX	PLANNED PREMIUM	\$XX.XXMONTHLY
INSURED AGE	XX	CERTIFICATE DATE	XX/XX/XXXX
CLASS OF RISK	[TOBACCO]	OWNER	XXXXXXXXXX
MINIMUM MONTHLY PREMIUM	\$XX.XX	MINIMUM MONTHLY PREMIUM DATE	XX/XX/XXXX
DEATH BENEFIT OPTION	[OPTION A]	MATURITY DATE	XX/XX/XXXX
LOAN INTEREST RATE	8.0% (7.40% IN ADVANCE)		

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PLEASE NOTE THAT COVERAGE MAY EXPIRE BEFORE THE MATURITY DATE IF THE CASH SURRENDER VALUE IS LESS THAN THE MONTHLY DEDUCTION DUE.

GUARANTEED MINIMUM INTEREST RATE:	3% PER ANNUM
GUARANTEED EXPENSE CHARGE:	5% OF ANY PREMIUM PAYMENT RECEIVED
GUARANTEED CERTIFICATE FEE:	\$2.00 PER MONTH
GUARANTEED MONTHLY ADMINISTRATIVE FEE:	\$X.XX PER \$1,000 OF FACE AMOUNT (YEARS XX) AND \$X.XX (YEARS XX)
MAXIMUM UNSCHEDULED PREMIUM:	\$500 IN EXCESS OVER THE ANNUALIZED PLANNED PREMIUM IN ANY CALENDAR YEAR
INTEREST RATE ON ACCUMULATION VALUE SECURING LOANS:	5.5%
MINIMUM LOAN AMOUNT:	\$250

PLEASE REFER TO THE COST OF INSURANCE (COI) PROVISION FOR A DESCRIPTION OF HOW THE COST OF INSURANCE IS CALCULATED. A TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES IS LOCATED IN THE TABLES SECTION OF THE CONTRACT DATA PAGES.

## CONTRACT DATA PAGES (Continued)

### ADDITIONAL RIDERS

THE INITIAL MONTHLY CHARGE DEDUCTED FROM THE ACCUMULATION VALUE FOR ANY ADDITIONAL BENEFITS WHICH ARE PROVIDED BY RIDER IS SHOWN BELOW. THE COMPLETE RIDER PROVISIONS ARE INCLUDED IN THE RIDER.

<u>RIDER NUMBER</u>	<u>SCHEDULE OF ADDITIONAL RIDERS AND BENEFITS</u>	<u>MONTHLY CHARGE</u>
CRLCH100	CHILD LEVEL TERM INSURANCE RIDER RIDER DEATH BENEFIT (EACH CHILD): \$XX,XXX	\$XX.XX
CRLWL100	WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF/STRIKE RIDER	\$XX.XX
CRLTI100	ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER MAXIMUM BENEFIT: LESSER OF (A) \$100,000 OR (B) 75% OF THE APPLICABLE DEATH BENEFIT ADMINISTRATIVE EXPENSE CHARGE: \$100	\$XX.XX

SAMPLE

## CONTRACT DATA PAGES (Continued)

CURRENT COST OF INSURANCE RATES, CERTIFICATE FEES, ADMINISTRATIVE FEES, EXPENSE CHARGES, RIDER CHARGES AND INTEREST RATES ARE NOT GUARANTEED, NOR ARE THEY ESTIMATES OR PROMISES FOR THE FUTURE.

PLEASE REFER TO THE NONFORFEITURE OPTION SECTION FOR A DESCRIPTION OF HOW THE SURRENDER CHARGE IS CALCULATED. SURRENDER CHARGES ARE COMPUTED SEPARATELY FOR THE ORIGINAL FACE AMOUNT AND EACH INCREASE IN FACE AMOUNT AND THEN COMBINED. PLEASE REFER TO THE PARTIAL SURRENDER PROVISION FOR A DESCRIPTION OF HOW THE PARTIAL SURRENDER CHARGE IS CALCULATED. THE TABLE OF SURRENDER CHARGE FACTORS STARTS ON PAGE 6, WHICH IS LOCATED IN THE TABLES SECTION OF THE CONTRACT DATA PAGES. PLEASE USE THE CLASS OF RISK, ISSUE AGE OF THE INSURED ON THE EFFECTIVE DATE OF COVERAGE, AND THE CERTIFICATE YEAR (CY) FACTOR FROM THE EFFECTIVE DATE OF COVERAGE FROM THE TABLE OF SURRENDER CHARGE FACTORS TO DETERMINE THE APPLICABLE SURRENDER CHARGE OR PARTIAL SURRENDER CHARGE IN ANY GIVEN YEAR.

PREMIUMS ARE SUBJECT TO REFUND UNDER CONDITIONS DESCRIBED IN THE CERTIFICATE.

THE INTEREST RATE APPLICABLE TO THE ACCUMULATION VALUE SECURING ANY LOAN(S) MAY DIFFER FROM THE INTEREST RATE APPLICABLE TO THE ACCUMULATION VALUE NOT SECURING THE LOAN(S).

THE FOLLOWING TABLES ARE INCLUDED IN THE TABLES SECTION OF THE CONTRACT DATA PAGES:  
TABLE OF SURRENDER CHARGE BASE FACTORS  
TABLE OF SURRENDER CHARGE CONTRACT YEAR PERCENTAGES  
TABLE OF GUARANTEED MONTHLY COST OF INSURANCE RATES  
TABLE OF DEATH BENEFIT FACTORS

SAMPLE

**CONTRACT DATA PAGES (Continued)**

**TABLE OF SURRENDER CHARGE BASE FACTORS  
SURRENDER CHARGE (SC) BASE PER \$1,000 FACE AMOUNT  
NONTOBACCO AND TOBACCO**

NONTOBACCO				TOBACCO			
ISSUE AGE	SC BASE	ISSUE AGE	SC BASE	ISSUE AGE	SC BASE	ISSUE AGE	SC BASE
0	2.68	41	15.14	0	N/A	41	22.33
1	2.70	42	15.91	1	N/A	42	23.31
2	2.72	43	16.74	2	N/A	43	24.35
3	2.74	44	17.60	3	N/A	44	25.44
4	2.77	45	18.51	4	N/A	45	26.58
5	2.80	46	19.08	5	N/A	46	27.33
6	2.83	47	19.69	6	N/A	47	28.10
7	2.86	48	20.34	7	N/A	48	28.93
8	2.89	49	21.03	8	N/A	49	29.80
9	2.92	50	21.75	9	N/A	50	30.73
10	2.96	51	22.53	10	N/A	51	31.72
11	3.00	52	23.35	11	N/A	52	32.79
12	3.04	53	24.23	12	N/A	53	33.90
13	3.08	54	25.15	13	N/A	54	35.07
14	3.12	55	26.13	14	N/A	55	36.27
15	3.16	56	26.97	15	N/A	56	36.33
16	3.21	57	27.86	16	4.42	57	36.32
17	3.39	58	28.80	17	4.49	58	36.31
18	3.71	59	29.81	18	4.57	59	36.32
19	4.18	60	30.88	19	4.65	60	36.34
20	4.52	61	30.70	20	4.73	61	36.37
21	5.02	62	30.48	21	5.62	62	36.38
22	5.39	63	30.24	22	6.54	63	36.39
23	5.93	64	30.00	23	7.84	64	36.37
24	6.03	65	29.75	24	8.50	65	36.32
25	6.13	66	29.68	25	10.41	66	36.24
26	6.55	67	29.61	26	10.97	67	36.15
27	6.99	68	29.54	27	11.56	68	36.04
28	7.44	69	29.47	28	12.18	69	35.96
29	7.92	70	29.40	29	12.82	70	35.87
30	8.42	71	29.33	30	13.50	71	35.78
31	8.93	72	29.23	31	14.21	72	35.67
32	9.48	73	29.13	32	14.96	73	35.55
33	10.05	74	29.02	33	15.75	74	35.42
34	10.64	75	28.91	34	16.59	75	35.30
35	11.28	76	28.81	35	17.47	76	35.21
36	11.84	77	28.73	36	18.17	77	35.14
37	12.43	78	28.66	37	18.91	78	35.10
38	13.06	79	28.60	38	19.69	79	35.07
39	13.72	80	28.44	39	20.52	80	34.95
40	14.41			40	21.40		

N/A = NOT APPLICABLE.

**CONTRACT DATA PAGES (Continued)**

**TABLE OF SURRENDER CHARGE FACTORS  
CONTRACT YEAR PERCENTAGES  
NONTOBACCO AND TOBACCO**

CONTRACT YEAR	PERCENTAGE					
	ISSUE AGES 0 TO 50	ISSUE AGE 51	ISSUE AGE 52	ISSUE AGE 53	ISSUE AGE 54	ISSUE AGE 55+
1	100%	100%	100%	100%	100%	100%
2	100%	100%	100%	100%	100%	100%
3	100%	100%	100%	100%	100%	100%
4	100%	100%	100%	100%	100%	100%
5	100%	100%	100%	100%	100%	100%
6	90%	90%	90%	90%	90%	90%
7	85%	85%	85%	85%	85%	75%
8	80%	80%	80%	80%	70%	55%
9	75%	75%	75%	65%	50%	25%
10	70%	70%	70%	50%	25%	0%
11	40%	40%	40%	25%	0%	0%
12	30%	30%	20%	0%	0%	0%
13	20%	20%	0%	0%	0%	0%
14	10%	0%	0%	0%	0%	0%
15 +	0%	0%	0%	0%	0%	0%

SAMPLE

## CONTRACT DATA PAGES (Continued)

TABLE OF GUARANTEED MONTHLY COST OF INSURANCE (COI) RATES  
PER \$1,000\*  
NONTOBACCO

INSURED'S AGE	MONTHLY COI RATE	INSURED'S AGE	MONTHLY COI RATE	INSURED'S AGE	MONTHLY COI RATE
0	0.05500	40	0.12167	80	5.45333
1	0.03583	41	0.13167	81	6.06500
2	0.02583	42	0.14417	82	6.70917
3	0.02000	43	0.15833	83	7.40500
4	0.01750	44	0.17500	84	8.17333
5	0.01667	45	0.19250	85	9.00750
6	0.01750	46	0.21083	86	9.92833
7	0.01833	47	0.22667	87	10.94333
8	0.01833	48	0.24083	88	12.00917
9	0.01917	49	0.25833	89	13.09917
10	0.01917	50	0.28000	90	14.08750
11	0.02250	51	0.30667	91	15.01750
12	0.02750	52	0.33833	92	16.09167
13	0.03167	53	0.37500	93	17.32750
14	0.04083	54	0.42000	94	18.74167
15	0.05000	55	0.47000	95	20.22750
16	0.05833	56	0.52250	96	21.70667
17	0.06500	57	0.57417	97	22.94333
18	0.06833	58	0.62583	98	23.92167
19	0.07000	59	0.68500	99	25.23750
20	0.07083	60	0.75583		
21	0.07083	61	0.84083		
22	0.07167	62	0.93917		
23	0.07250	63	1.04500		
24	0.07333	64	1.15667		
25	0.07500	65	1.27250		
26	0.07833	66	1.39167		
27	0.08083	67	1.51750		
28	0.08000	68	1.65083		
29	0.07917	69	1.79917		
30	0.07833	70	1.97167		
31	0.07833	71	2.18000		
32	0.08000	72	2.42083		
33	0.08250	73	2.67583		
34	0.08583	74	2.94917		
35	0.09000	75	3.24667		
36	0.09500	76	3.58083		
37	0.10083	77	3.96583		
38	0.10667	78	4.40750		
39	0.11333	79	4.89917		

\* TO DETERMINE THE AMOUNT OF THE MONTHLY COST OF INSURANCE DURING EACH CERTIFICATE YEAR, SEE THE COST OF INSURANCE (COI) PROVISION.



## CONTRACT DATA PAGES (Continued)

TABLE OF GUARANTEED MONTHLY COST OF INSURANCE (COI) RATES  
PER \$1,000\*  
TOBACCO

INSURED'S AGE	MONTHLY COI RATE	INSURED'S AGE	MONTHLY COI RATE	INSURED'S AGE	MONTHLY COI RATE
0		40	0.23000	80	7.38750
1		41	0.25083	81	8.09500
2		42	0.27583	82	8.82000
3		43	0.30583	83	9.58417
4		44	0.33917	84	10.43083
5		45	0.37333	85	11.35000
6		46	0.40833	86	12.34833
7		47	0.44000	87	13.43417
8		48	0.46667	88	14.54500
9		49	0.50083	89	15.64083
10		50	0.54167	90	16.56917
11		51	0.59333	91	17.38500
12		52	0.65500	92	18.32667
13		53	0.72667	93	19.39167
14		54	0.81083	94	20.68000
15		55	0.90000	95	22.11500
16	0.06500	56	0.99417	96	23.50500
17	0.07667	57	1.08167	97	24.60333
18	0.08500	58	1.16667	98	25.38333
19	0.09083	59	1.26500	99	26.51000
20	0.09667	60	1.38167		
21	0.10167	61	1.52250		
22	0.10583	62	1.68250		
23	0.11167	63	1.85250		
24	0.11833	64	2.02417		
25	0.12417	65	2.19333		
26	0.13083	66	2.36083		
27	0.13583	67	2.53333		
28	0.13667	68	2.71083		
29	0.13750	69	2.90583		
30	0.13833	70	3.12917		
31	0.14000	71	3.40000		
32	0.14333	72	3.70917		
33	0.14917	73	4.02500		
34	0.15583	74	4.36583		
35	0.16333	75	4.74000		
36	0.17333	76	5.15250		
37	0.18500	77	5.62333		
38	0.19833	78	6.15583		
39	0.21250	79	6.73833		

\* TO DETERMINE THE AMOUNT OF THE MONTHLY COST OF INSURANCE DURING EACH CERTIFICATE YEAR, SEE THE COST OF INSURANCE (COI) PROVISION.

## CONTRACT DATA PAGES (Continued)

TABLE OF DEATH BENEFIT FACTORS  
NONTOBACCO

INSURED'S AGE	FACTOR	INSURED'S AGE	FACTOR	INSURED'S AGE	FACTOR
0	16.85	34	5.19	68	1.77
1	16.37	35	5.01	69	1.73
2	15.84	36	4.84	70	1.68
3	15.30	37	4.67	71	1.64
4	14.76	38	4.51	72	1.61
5	14.23	39	4.36	73	1.57
6	13.72	40	4.21	74	1.54
7	13.22	41	4.06	75	1.50
8	12.75	42	3.93	76	1.47
9	12.29	43	3.79	77	1.44
10	11.84	44	3.67	78	1.41
11	11.42	45	3.54	79	1.39
12	11.01	46	3.43	80	1.36
13	10.62	47	3.31	81	1.34
14	10.24	48	3.21	82	1.32
15	9.89	49	3.10	83	1.30
16	9.56	50	3.00	84	1.28
17	9.25	51	2.90	85	1.26
18	8.95	52	2.81	86	1.24
19	8.66	53	2.72	87	1.23
20	8.38	54	2.64	88	1.21
21	8.10	55	2.55	89	1.20
22	7.84	56	2.48	90	1.19
23	7.58	57	2.40	91	1.17
24	7.33	58	2.33	92	1.16
25	7.08	59	2.26	93	1.15
26	6.84	60	2.20	94	1.14
27	6.62	61	2.13	95	1.12
28	6.40	62	2.07	96	1.11
29	6.18	63	2.02	97	1.09
30	5.97	64	1.96	98	1.07
31	5.77	65	1.91	99	1.04
32	5.57	66	1.86	100	1.00
33	5.38	67	1.81		

## CONTRACT DATA PAGES (Continued)

### TABLE OF DEATH BENEFIT FACTORS TOBACCO

INSURED'S AGE	FACTOR	INSURED'S AGE	FACTOR	INSURED'S AGE	FACTOR
0	13.71	34	4.24	68	1.62
1	13.29	35	4.10	69	1.59
2	12.84	36	3.97	70	1.55
3	12.39	37	3.84	71	1.52
4	11.95	38	3.71	72	1.49
5	11.51	39	3.59	73	1.47
6	11.09	40	3.47	74	1.44
7	10.69	41	3.36	75	1.41
8	10.30	42	3.26	76	1.39
9	9.92	43	3.15	77	1.37
10	9.56	44	3.05	78	1.35
11	9.21	45	2.96	79	1.32
12	8.87	46	2.87	80	1.31
13	8.55	47	2.78	81	1.29
14	8.25	48	2.70	82	1.27
15	7.96	49	2.62	83	1.25
16	7.68	50	2.54	84	1.24
17	7.42	51	2.47	85	1.22
18	7.18	52	2.40	86	1.21
19	6.94	53	2.33	87	1.20
20	6.72	54	2.26	88	1.19
21	6.50	55	2.20	89	1.18
22	6.29	56	2.14	90	1.17
23	6.09	57	2.09	91	1.16
24	5.89	58	2.04	92	1.15
25	5.70	59	1.98	93	1.14
26	5.52	60	1.93	94	1.13
27	5.35	61	1.89	95	1.12
28	5.17	62	1.84	96	1.11
29	5.01	63	1.80	97	1.09
30	4.85	64	1.76	98	1.07
31	4.69	65	1.72	99	1.04
32	4.54	66	1.69	100	1.00
33	4.39	67	1.65		

## DEFINITIONS

Terms important to understanding this Certificate are defined below and are capitalized in this Certificate.

**Accumulation Value** - The amount described in the Accumulation Value provision under the Contract Values section.

**Age or Issue Age** - The Insured's Age as it appears on the Contract Data Pages is the Issue Age as of the Certificate Date. The Insured's Age will increase by one year on each Certificate Anniversary.

**Amendment, Endorsement, or Rider** - Any form issued by us which adds, modifies, changes, or deletes any Policy or Certificate provisions or benefits.

**Anniversary** - The month and date of each calendar year that is the same month and date as your Certificate Date. When any date is referred to, the effective time will be at 12:01 a.m. at the Policyholder's main place of business.

**Application or Enrollment Form** - The form completed and signed to apply for this life insurance coverage.

**Beneficiary** - The person to receive the proceeds of this Certificate in the event of the Insured's death.

**Cash Surrender Value** - The Cash Value, less any Loans.

**Cash Value** - The Accumulation Value, less any Surrender Charge.

**Death Benefit** - The amount payable upon the Insured's death, subject to any adjustments as described in the Adjustments to the Death Benefit provision in the Death Benefit section in this Certificate.

**Face Amount** - The amount upon which Death Benefits are determined. The initial Face Amount is shown on the Contract Data Pages.

**Insured** - The person covered for this insurance and named on the Contract Data Pages.

**Lapse** - The termination of this Certificate for the nonpayment of premium or insufficient premium amount, subject to the terms of the Grace Period provision.

**Loan** - The indebtedness to us for Loans secured by the Cash Value of this Certificate.

**Loan Value** - The maximum amount which may be borrowed under the Loans section of this Certificate.

**Maturity Date** - The date we pay the Cash Surrender Value, if any, to you if the Insured is living on that date and if this Certificate is in force.

**Monthly Date** - The date of each month that is the same date as the Certificate Date shown on the Contract Data Pages.

**Owner, you, your, or yours** - The person or entity named on the Contract Data Pages who has certain rights under this Certificate, as listed in the Ownership section. The Owner will be the employee or member unless a different Owner is listed on the Application or a written request is received by us to transfer ownership.

**Policy** - The complete contract of insurance, which includes the Policy as issued to the Policyholder, the Policyholder Application, the Certificate, and any Amendments, Endorsements, and Riders.

**Policyholder** - The entity named on the Contract Data Pages to whom the Policy is issued.

**Reinstate, Reinstated, and Reinstatement** - To restore coverage after this Certificate has Lapsed, subject to the Conditions for Reinstatement provision.

**Surrender Charge** - A charge for any partial or full surrender of this Certificate made during a Surrender Charge Period.

**Surrender Charge Period** - The period from the Certificate Date that the Owner will incur Surrender Charges if a partial or full surrender of this Certificate is made during this period. Any approved Face Amount increase will have its own Surrender Charge Period beginning on the effective date of the increase.

**Transamerica Life Insurance Company, the Company, we, us, or our** - The insurer that underwrites this coverage.

## OWNERSHIP

You have certain rights while the Insured is living and this Certificate is in force, including but not limited to:

1. Changing the Beneficiary;
2. Changing the Face Amount;
3. Requesting a Loan;
4. Assigning any right or benefit under this Certificate;
5. Reinstating coverage that has Lapsed, subject to the Reinstatement provision;
6. Surrendering all or a portion of this Certificate;
7. Exercising an option under any Rider attached to this Certificate;
8. Continuing coverage under the Portability Option provision; and
9. Transferring ownership.

If you, as the Owner, are not the Insured, and you die before the Insured, the executor or administrator of your estate will have these rights.

## BENEFICIARY PROVISIONS

**Who Receives the Death Benefit** - If the Insured dies while this Certificate is in force, we will pay the Death Benefit to the Beneficiary, subject to the provisions of this Certificate. The Beneficiary will be as designated on the Application for this insurance coverage, unless changed as provided under the How to Change the Beneficiary provision.

**If a Beneficiary is Not Named in the Application or the Stated Beneficiary Dies** - The interest of any Beneficiary who dies before the Insured will end at the death of the Beneficiary. Except to the degree that benefits have already been paid, the interest of any Beneficiary who dies at the time of, or within 30 days after, the Insured's death will end at their death. If the interest of all named Beneficiaries has ended, or if a Beneficiary was not named in the original Application, benefits will be payable to the Insured's survivors in the following order of preference:

1. Spouse or Other Adult Dependent;
2. Child(ren) (in equal amounts);
3. Parents (in equal amounts);
4. Siblings (in equal amounts);
5. The Owner; or
6. The executor or administrator of the Owner's estate.

The existence of multiple Beneficiaries will not increase the benefit payable.

**Protection of the Death Benefit** - To the extent permitted by law, the Death Benefit will not be subject to the claims of the Beneficiary's creditors or to any legal process against the Beneficiary.

**Facility of Payment** - We may pay all or part of the Death Benefit to any person who paid any expense in connection with the Insured's last illness or death. That person must give us a copy of the receipt describing the expense and the amount paid for such expense. Reimbursement will not exceed \$500. The Death Benefit will be reduced by any payment made under this provision.

**How to Change the Beneficiary** - You may change the Beneficiary at any time while the Insured is living. The change must be in writing on a form approved by us. The change will not be effective until the date it is recorded. If the Insured is not living on the date the change is recorded, the change will be effective on the date you signed it. However, any benefits paid before the change is recorded will not be subject to it.

## DEATH BENEFIT

**Death Benefit Options** - You have a choice of two different Death Benefit options -- Option A and Option B. If you did not choose a Death Benefit option on the Application or Enrollment Form, Death Benefit Option A automatically applies. The Death Benefit option will be shown on the Contract Data Pages. Once the Death Benefit Option has been chosen, it cannot be changed.

Death Benefit Option A - The Death Benefit will be the greater of:

1. The Face Amount on the date the Insured dies; or
2. The Death Benefit factor multiplied by the Accumulation Value on the date of the Insured's death.

Death Benefit Option B - The Death Benefit will be the greater of:

1. The Face Amount plus the Accumulation Value on the date the Insured dies; or
2. The Death Benefit factor multiplied by the Accumulation Value on the date of the Insured's death.

The Accumulation Value is fully explained in the Contract Values section of this Certificate. You will find the Death Benefit factors in the Tables section in the Contract Data Pages. The Death Benefit factors vary by the Insured's Age and Class of Risk.

**Adjustments to the Death Benefit** - We will reduce the Death Benefit by: (1) the amount of any outstanding Loans on the date the Insured dies; and (2) the monthly deductions due during the Grace Period. The Death Benefit may also be affected by partial surrenders, the election of a nonforfeiture option, or error in Age or tobacco use status.

**Increase in the Face Amount** - After this coverage has been in force for a year, you may, upon written request, increase the Face Amount. Any increase will be subject to our underwriting requirements as well as the Suicide Exclusion and Incontestability provisions in the General Provisions of this Certificate. Only one change to the Face Amount will be allowed per year.

If we approve the request, the effective date of the increase will be the Monthly Date that coincides with or next follows the date of our approval. The increase will have its own Surrender Charge Period, beginning on the effective date of the increase.

**Decrease in the Face Amount** - After this coverage has been in force for a year, you may, upon written request, decrease the Face Amount. The decrease will be applied to any increases in the reverse order in which they occurred. However, no decrease in Face Amount will be allowed if the resulting Death Benefit would be less than the minimum Death Benefit allowed by the Company. Only one change to the Face Amount will be allowed per year.

The effective date of the decrease will be the Monthly Date that coincides with or next follows the date of the request. We will not charge a Surrender Charge on the decrease. Instead, any subsequent Surrender Charge will be based on the original Face Amount of this Certificate and the original Face Amount of any increase in Face Amount.

**Tax Qualification** - This Certificate is intended to qualify under Section 7702 of the Internal Revenue Code as a life insurance certificate for federal tax purposes. The Death Benefit under this Certificate is intended to qualify for the federal income tax exclusion. The provisions of this Certificate (and any attached Amendments, Endorsements, or Riders) will be interpreted to ensure tax qualification, regardless of any language to the contrary. The Death Benefit under this Certificate will never be less than the amount necessary to ensure tax qualification. If the Death Benefit is increased, we will make appropriate adjustments in the monthly deductions or supplemental benefits as of that time, retroactively or otherwise, that are consistent with the increase. Such adjustments may be made by right of offset against the Death Benefit.

## CERTIFICATE EFFECTIVE DATE

The insurance under this Certificate will start on the Certificate Date if:

1. Your Application has been approved by us on or before such date;
2. All Insureds under this Certificate are living; and
3. The initial premium payment has been received by us.

## CERTIFICATE TERMINATION DATE

The insurance under this Certificate will stop on the earliest of:

1. The Monthly Date that coincides with or next follows the date we receive your written request to terminate coverage;
2. The Maturity Date;
3. The date the Insured dies;
4. The date this Certificate Lapses, subject to the Grace Period provision; or
5. The date the Policy terminates, subject to the Portability Option provision.

Our acceptance of premium or deductions for any period after the date of termination of this certificate will not create a liability for us nor will it constitute a waiver of the termination. Any such premium or deduction will be returned.

## PREMIUMS

**Initial Premium** - The initial premium is the amount due on or before the Certificate Date shown on the Contract Data Pages and is payable in advance. All premiums are payable to our Administrative Office or to an agent authorized by us to collect premiums.

**Planned Premium Payments** - The amount and frequency of the premium is shown on the Contract Data Pages. However, premium payments are flexible and the Owner may change the amount and frequency of payments. Interruption of planned premium payments or reduction of such payments may cause your coverage to enter the Grace Period.

**Minimum Monthly Premium** - The minimum monthly premium requirements are described in the Grace Period provision in the General Provisions section.

**Premium Limitation** - We reserve the right to limit the amount of unscheduled premiums paid if we determine that:

1. Payment of a greater amount may cause the Death Benefit to lose its tax status as life insurance under the Internal Revenue Code;
2. Payment of a greater amount would increase the difference between the Death Benefit and the Accumulation Value unless we are provided evidence of insurability satisfactory to us; or
3. Payment of a greater amount would exceed the Maximum Unscheduled Premium shown in the Contract Data Pages.

An unscheduled premium is any premium paid in excess of the planned premium shown on the Contract Data Pages or an increase in such planned premium.

## REINSTATEMENT

**Conditions for Reinstatement** - If this Certificate Lapses, it may be Reinstated during the lifetime of the Insured, provided it was not surrendered. To Reinstatement this Certificate, we will require:

1. Your written request for Reinstatement within five years after the date of Lapse and before the Maturity Date;
2. The Insured's written consent for Reinstatement;
3. Evidence of insurability satisfactory to us;
4. Repayment of any Loans that existed when this Certificate lapsed, with interest compounded annually from the date of lapse at the Loan Interest Rate shown in the Contract Data Pages; and
5. Payment of the Reinstatement Premium.

**Reinstatement Premium** - The Reinstatement Premium will be calculated as follows:

1. Two monthly deductions at the time of Lapse; plus
2. Three monthly deductions due at the time of Reinstatement; plus
3. Interest, compounded annually on this Reinstatement Premium at the Loan Interest Rate shown in the Contract Data Pages; interest due will be calculated from the date this Certificate ended.

The Accumulation Value of the Reinstated Certificate will be:

1. Any Surrender Charge taken at the time of Lapse; plus
2. Any Reinstatement Premium received less the expense charge; less
3. Any monthly deductions due.

Any Loans that existed when the Certificate Lapsed will not be Reinstated.

The date of Reinstatement will be the Monthly Date on or following the date the Application for Reinstatement is approved by us, so long as the Insured is still living. With respect to any Reinstated Certificate, the incontestability period will be based only on statements made in any Reinstatement Application.

If the Certificate is Reinstated within a Surrender Charge Period, the Surrender Charges in effect for the Reinstated Certificate and any increases in Face Amount will be based on the duration from the Effective Date of coverage to the date of Lapse.

## CONTRACT VALUES

**Accumulation Value** - The Accumulation Value on the Certificate Date is equal to the initial net premium received minus the monthly deduction. Thereafter, the Accumulation Value will be determined on each Monthly Date after the Certificate Date as follows:

The Accumulation Value as of the prior Monthly Date; plus

1. The interest earned for the prior month; plus
2. All net premiums received since the prior Monthly Date; less
3. All partial surrender amounts taken since the prior Monthly Date; less
4. The monthly deduction for the current month.

On any day between Monthly Dates, the Accumulation Value will be determined as follows:

1. The Accumulation Value as of the prior Monthly Date; plus
2. All net premiums received since the prior Monthly Date; less
3. All partial surrender amounts taken since the prior Monthly Date.

**Net Premium** - The net premium is any premium received less the expense charge. The guaranteed expense charge is disclosed on the Contract Data Pages. We may use an expense charge lower than the guaranteed expense charge, but will never charge in excess of the guaranteed expense charge.

**Monthly Deduction** - On the Certificate Date and each Monthly Date thereafter, a monthly deduction will be withdrawn from the Accumulation Value. The monthly deduction is equal to:

1. The cost of insurance; plus
2. The Certificate fee; plus
3. The administrative fee; plus
4. Any charges for additional benefits provided by Riders.

**Cost of Insurance (COI)** - The COI is equal to the COI rate divided by 1,000, then multiplied by the difference between:

1. The Death Benefit at the beginning of the Certificate month divided by 1.00246627; and
2. The Accumulation Value at the beginning of the Certificate month.

The COI rates are based on the Insured's Age and Class of Risk on the Certificate Date. A Table of Guaranteed Monthly Cost of Insurance Rates is shown on the Contract Data Pages. We may use lower COI rates, but will never exceed the guaranteed COI rates. Guaranteed COI rates are based on the Commissioners 2001 Standard Ordinary Mortality Tables.

If you request an increase in the Face Amount, the COI rates for each Face Amount increase will be based on the Insured's Age and Class of Risk on the effective date of the increase.

**Certificate Fee** - The guaranteed Certificate fee is shown on the Contract Data Pages. We may use a Certificate fee lower than the guaranteed Certificate fee, but will never charge in excess of the guaranteed Certificate fee.

**Administrative Fee** - The administrative fee is calculated by multiplying the administrative fee per \$1,000 by the Face Amount divided by 1,000. The guaranteed administrative fee per \$1,000 is shown on the Contract Data Pages. We may use an administrative fee per \$1,000 lower than the guaranteed administrative fee per \$1,000 but will never charge in excess of the guaranteed administrative fee per \$1,000.



**Interest Rate** - The guaranteed minimum interest rate for all Certificate years is shown in the Contract Data Pages. We may use current interest rates greater than the guaranteed interest rate to calculate the Accumulation Value. These interest rates will be declared by us. We may apply different interest rates to separate portions of the Accumulation Value, including the amount of the Accumulation Value equal to any outstanding Loan. However, no rate will be less than the guaranteed interest rate.

**Cash Surrender Value** - The Cash Surrender Value may be borrowed, applied under continuation of insurance, if applicable, or taken in cash as a partial or full surrender of this Certificate. The Cash Value will always equal or exceed the amount required by the law in effect at issue in the state in which the Policy is delivered.

## LOANS

**Interest Rate on Accumulation Value Securing Loans** - The interest rate for any portion of the Accumulation Value equal to the amount of any Loan will be at the effective annual interest rate shown in the Contract Data Pages.

**Loans** - Upon written request, you may borrow up to the available Loan Value of your Certificate. The minimum amount you may borrow is shown in the Contract Data Pages. Loans will be secured by the most recent addition to the Accumulation Value. Our security interest in the Accumulation Value has priority over the claims of any assignee or other person. Your Certificate is the sole security for all Loans.

**Loan Value** - The Loan Value of your Certificate is as follows:

1. The Cash Value; less
2. Any existing Loan; less
3. Loan interest payable in advance to the next Certificate Anniversary; less
4. Three monthly deductions.

If your total indebtedness equals or exceeds the Cash Value, your Certificate will not Lapse except in accordance with the Grace Period.

**Loan Interest** - The Loan interest rate is shown in the Contract Data Pages. On each Anniversary, Loan interest for the next year is due in advance. Interest not paid when due will be added to the Loan.

**Loan Repayment** - You may repay any part of a Loan at any time while this Certificate is in force. Each payment must be at least \$25, unless the Loan amount is less than \$25, in which case full payment is required. All funds received will be credited to this Certificate as a premium payment, unless clearly marked as a Loan repayment. On the date received, Loan repayments will be applied to the portion of the Accumulation Value that is securing a Loan.

## PARTIAL SURRENDER

**Partial Surrender** - You may surrender a portion of this Certificate for its value by sending us a written request. We will deduct a partial Surrender Charge and the amount requested from the Certificate's Accumulation Value. If Death Benefit Option A applies, we will also deduct the partial Surrender Charge and the amount requested from the Certificate's Face Amount. The resulting Face Amount may not be less than the minimum allowed by the Company. No more than one partial surrender will be allowed in any Certificate year.

Reductions to the Face Amount due to any partial surrender will be in the following order:

1. To the most recent increase in the Face Amount;
2. To the next most recent increase in the Face Amount; or
3. To the initial Face Amount or the current Face Amount, if less.

The partial Surrender Charge is the greater of:

1. \$25, or
2. The proportionate Surrender Charge.

The proportionate Surrender Charge will be calculated as follows:

1. The full Surrender Charge at the time of the request (see Table of Surrender Charges for your Class of Risk); times
2. The partial surrender amount; divided by
3. The Cash Value.

In any Certificate year, the minimum partial surrender is \$500 and the maximum amount that you may request is:

1. The Cash Surrender Value; less
2. The sum of three monthly deductions.

Any request for an amount that would exceed the maximum described above will be treated as a request for full surrender of this Certificate.

## **NONFORFEITURE OPTION**

**Full Surrender** - You may surrender this Certificate for its Cash Surrender Value by sending us a written request. Coverage under this Certificate will terminate upon full surrender.

**Surrender Charge** - The Surrender Charge is calculated as follows:

1. The Surrender Charge Base for the Insured's Issue Age and Class of Risk; multiplied by
2. The applicable Contract Year percentage; multiplied by
3. The Face Amount; divided by
4. 1,000.

The Surrender Charge Base and the Contract Year percentages appear in the Table of Surrender Charge Factors found on the Contract Data Pages.

If an increase in the Face Amount is requested and approved, additional Surrender Charges will apply. The Surrender Charge for any Face Amount increase is calculated as follows:

1. The amount of increase; divided by
2. 1,000; multiplied by
3. The product of the Surrender Charge Base and the Contract Year percentage based on:
  - a. The Insured's Age and Class of Risk on the date of the increase; and
  - b. The number of years the increase was effective.

## **PAYMENT OF CASH VALUE AND LOANS**

After we receive the written request for a surrender or Loan, we may defer the payment of partial or full surrender values and the making of a Loan for a period of not more than six months. We will not delay any Loan made to pay a premium due us.

## **CERTIFICATE STATEMENTS AND ILLUSTRATIONS**

We will send you an annual statement showing the Face Amount, values, Loans, partial surrenders, premiums paid, and any other charges as of the statement date. We will send you an illustration of this Certificate's benefits and values upon receipt of your written request. We will provide one illustration annually without charge.

## **PORTABILITY OPTION**

If the Insured loses eligibility for this insurance for any reason other than nonpayment of premiums, you will have the option to continue this Certificate (including any riders) by paying the premiums directly to us at our Administrative Office. We will bill you for these premiums. We may charge the guaranteed Certificate fee when we direct bill for the premium. If you stop paying the premiums under this option, this Certificate (and any riders) will continue subject to the terms of the Grace Period.

## **BASIS OF COMPUTATION**

Reserves are not less than the required minimum reserves and will never be less than the Cash Surrender Value. All of the values are equal to or greater than the minimums set by the governing jurisdiction. If required, we have filed a detailed statement about this with the insurance department in the state in which the Policy is issued.

## GENERAL PROVISIONS

**Adjustments in the Event of Clerical Error** - Clerical error will not void insurance otherwise valid and in force, nor will it continue or make insurance valid that otherwise would cease or would never have been issued.

**Adjustments in the Event of Error in Age or Tobacco Use** - If the Age or Tobacco Use status of the Insured is misstated on the Application, we will adjust the Death Benefit to reflect the amount that the most recent monthly deduction would buy at the Insured's correct Age or Tobacco Use status.

**Assignment** - We are not responsible for whom you elect for any assignment. However, if you file an assignment with us and it is recorded at our Administrative Office, your rights and the rights of the Beneficiary will be subject to it.

**Claims Procedure** - Due proof of the Insured's death must be submitted to us at our Administrative Office. The Beneficiary or a personal representative can get a claim form by calling our toll-free telephone number listed on the cover page.

**Conformity With State Laws** - A provision of the Policy or Certificate that conflicts with a law of the governing jurisdiction is hereby changed to meet the minimum standards of that law.

**Dividends** - This is nonparticipating insurance. It does not participate in our profits or surplus. We do not distribute past surplus or recover past losses by changing the COI rates, Certificate fees, administrative fees, expense charges or charges for additional benefits provided by Riders or declared interest rates.

**Entire Contract; Changes** - The Entire Contract consists of the Policy as issued to the Policyholder, the Policyholder Application, the Certificate, and any attached Amendments, Endorsements, and Riders. Only an officer of the Company may make any changes to the Policy or this Certificate and then only in writing. No agent or Policyholder has authority to change the Policy or this Certificate or to waive any of its provisions. Any changes are subject to the laws of the governing jurisdiction.

**Grace Period** - If the Cash Surrender Value on any Monthly Date is not sufficient to pay the next monthly deduction, a Grace Period of 31 days will be provided beginning on such Monthly Date. Written notification will be sent to your last known address on record at least 31 days prior to termination. If sufficient premium is not paid by the end of the Grace Period, the Certificate will terminate without value. If the Insured dies during the Grace Period, we will pay the Death Benefit, less any indebtedness and any unpaid monthly deduction. The Certificate will Lapse if the total indebtedness equals or exceeds the Cash Value.

During the period beginning on the Certificate Date and ending on the Minimum Monthly Premium Date, as shown on the Contract Data Pages, the Certificate will not enter the Grace Period if on any Monthly Date the sum of the premiums that have been paid, less any indebtedness and partial surrenders, equals or exceeds the sum of all minimum monthly premiums payable from the Certificate Date to the applicable Monthly Date.

The initial Minimum Monthly Premium is shown on the Contract Data Pages. The Minimum Monthly Premium is increased for each Certificate month following the date of an increase in the Face Amount, or when a benefit rider is added or increased. The Minimum Monthly Premium is decreased for each Certificate month following the date of a decrease in the Face Amount or when a benefit rider is decreased or discontinued.

**Right to Contest** - We will not use any statement, except fraudulent statements, to void or reduce benefits after this Certificate has been in force during the Insured's lifetime for two years from the Certificate Date. Any such statement would have to be in a signed form. This also applies to all riders. Any increase in the Face Amount is subject to a new two-year contestable period for the increased amount only.

All statements made are considered representations and not warranties. No such statement will be used in any contest, unless a copy of such statement has been furnished to you.

**Suicide Exclusion** - We will not pay the Death Benefit if the Insured dies by suicide, while sane or insane, within two years from the date coverage is issued. Instead, we will refund the premiums paid for this insurance minus any outstanding Loans and partial surrenders. Any increase in the Face Amount is subject to a new two-year Suicide Exclusion period for the increased amount only.

**Notices Given By Us** - Any notice to be given by us will be sent to the Owner at the Owner's last known address and any assignee of record.

SAMPLE

# TRANSAMERICA LIFE INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa 52499

Administrative Office: 1400 Centerview Drive, PO Box 8063, Little Rock, Arkansas 72203-8063  
(Hereinafter called "the Company," "we," "us," or "our")

## NEVADA AMENDMENT

This Amendment is part of the contract to which it is attached. The contract is amended as follows for the contracts issued in the State of Nevada.

**Policy - Policy Changes and Termination** section - **Termination** provision - amended to delete the reference to "60- day" in item 1 and now reads as follows:

1. If the Policyholder submits an advance written request to us to terminate this Policy, this Policy will terminate on the date specified in that request.

Item 4 of the Termination provision is revised to add a 60-day written notice of our intent to terminate:

4. If the Policyholder fails to comply with any terms of this Policy or the Policyholder Application; fails to fulfill any obligations or duties under or pertaining to this insurance, or fails to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance; this Policy will terminate on the 32nd day after we have given the Policyholder a 60-day written notice of our intent to terminate.

**Certificate** - The following **Interest on Life Insurance Proceeds** provision has been added to the **Death Benefit** section of the Certificate:

**Interest on Life Insurance Proceeds** - If we do not pay an Insured's Death Benefit within 30 days of the date that we receive due proof of the Insured's death, his or her Death Benefit will earn interest from the date of death to the date of payment. The interest will be at the annual interest rate that we are paying as of the date of death. We will not pay less than the annual interest rate as required by the governing jurisdiction.

The **Suicide Exclusion** provision of the Certificate is amended to insert the 3<sup>rd</sup> sentence and now reads as:

**Suicide Exclusion** - We will not pay the Death Benefit if the Insured dies by suicide, while sane or insane, within two years from the date coverage is issued. Instead, we will refund the premiums paid for this insurance minus any outstanding Loans and partial surrenders. Any interest due will be paid at a rate equal to the prime rate at the largest bank in Nevada, as ascertained by the Commissioner of Financial Institutions, on January 1 or July 1, as the case may be, immediately preceding the date of the transaction, plus 2%, upon all money from the time it becomes due. Any increase in the Face Amount is subject to a new two-year Suicide Exclusion period for the increased amount only.

This Amendment does not waive, alter, or extend any conditions or provisions of the contract except to the extent shown. It is subject to all the terms and limitations of the contract. This Amendment takes effect and expires concurrently with the contract to which it is attached.

This Amendment is signed for the Company at our Home Office to take effect on the contract's Effective Date.

# TRANSAMERICA LIFE INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa 52499

Administrative Office: 1400 Centerview Drive, PO Box 8063, Little Rock, Arkansas 72203-8063  
(Hereinafter called "the Company," "we," "us," or "our")

## DISCLOSURE UPON THE PURCHASE OF THE ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER

### SPECIAL NOTICE

Benefits received under this Rider may be taxable as income. Whether any tax liability is incurred when benefits are paid under this Rider could depend on whether your employer has paid the premium, and how the Internal Revenue Service interprets applicable provisions of the Internal Revenue Code. As with any tax matter, you and any other recipient of this benefit should each consult an independent tax advisor to evaluate any tax impact of this benefit.

Receipt of an Accelerated Death Benefit may affect eligibility for Medicaid or other government benefits or entitlements. Unless you exercise this option, the mere fact that this Rider is part of your contract will not, in and of itself, affect the eligibility for these government programs. However, exercising this option before you apply for these programs, or while you are receiving government benefits, may affect your continued eligibility. Contact the Medicaid Unit of the local Department of Public Welfare and Social Security Administration Office for more information.

This disclosure is designed to provide you with a summary of the Rider coverage. The Rider form and the life contract set forth in detail the terms, conditions, limitations and exclusions of your coverage. Therefore, if you purchase this coverage, it is important that you **READ YOUR LIFE INSURANCE CONTRACT AND ALL RIDERS CAREFULLY**.

If you have any questions or concerns about any benefits or provision of your Accelerated Death Benefit For Terminal Condition Rider, please contact your agent or us directly at 1-888-763-7474.

1. **Description of Benefit** - Upon receipt of written proof acceptable to us that the Insured has 12 months or less to live because of a Terminal Condition, the Owner may choose to receive a portion of the Death Benefit while the Insured is still alive and while the Rider is in force.

We will pay an accelerated death benefit under this Rider if the Insured is diagnosed with a Terminal Condition for the *first* time, *on or after* the Rider Effective Date. The Terminal Condition Accelerated Death Benefit amount will be equal to the lesser of: (1) up to 75% of the Death Benefit; or (2) \$100,000. If you request less than the maximum amount available when a claim is submitted, you cannot ask us at a later time to give you the difference between what was requested and what could have been requested. We will not pay an Accelerated Death Benefit on any Riders attached to the contract.

A **Terminal Condition** is an illness that in the best medical judgment of a Physician will result in death within 12 months.

2. **Premiums** - There is no cost for this Rider unless the Owner exercises this option. If the Owner exercises this option, an administrative expense charge of \$100 will be assessed. In addition, we will deduct 12 month's interest in advance on the amount. We will accelerate at an interest rate not higher than 7.4%.
3. **Effect on Death Benefit** - If you exercise this option, we will deduct the amount we accelerate from the Insured's Death Benefit. The Death Benefit, the Accumulation Value, the Surrender Charge, and the Loan balance, if any, will be reduced if this option is exercised. The Insured's Beneficiary will receive the remaining amount of the Death Benefit after the Insured dies, provided the contract has not stopped. After payment of an accelerated death benefit, we will send you a benefit report that will show the proportionate reduction in the premiums under the contract, if any.

4. **Illustrative Example** of the effect of exercising the Accelerated Death Benefit option based on acceleration of 50% of the Death Benefit:

	Death Benefit	Accelerated Death Benefit Amount	Accumulation Value	Cash Value
Before payment of Accelerated Benefit	\$50,000	\$0	\$8,768	\$8,768
After payment of Accelerated Benefit	\$25,000	\$25,000*	\$4,384	\$4,384

\* The Accelerated Death Benefit amount elected will be reduced by an administrative fee of \$100 and interest of 12 months.

**ACKNOWLEDGMENT**

I acknowledge that I have read this disclosure and understand that if I exercise the Accelerated Death Benefit option, any Beneficiary I designate may receive a reduced Death Benefit.

Date	Owner's Signature

[Please return a signed copy to our Administrative Office address shown at the top of this form]

SAMPLE

# TRANSAMERICA LIFE INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa 52499  
Administrative Office: 1400 Centerview Drive, PO Box 8063, Little Rock, Arkansas 72203-8063  
(Hereinafter called "the Company," "we," "us," or "our")

## ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER

(Death Benefit, Face Amount, Cash Values and Loan Values, if any, will be reduced if an Accelerated Death Benefit is paid.)

### SPECIAL NOTICE

Benefits received under this Rider may be taxable as income. Whether any tax liability is incurred when benefits are paid under this Rider could depend on whether your employer has paid the premium, and how the Internal Revenue Service interprets applicable provisions of the Internal Revenue Code. As with any tax matter, you and any other recipient of this benefit should each consult an independent tax advisor to evaluate any tax impact of this benefit.

Receipt of an Accelerated Death Benefit may adversely affect eligibility for Medicaid or other government benefits or entitlements. Without exercising this option, the mere fact that this Rider is part of your contract will not, in and of itself, affect the eligibility for these government programs. However, exercising this option before you apply for these programs, or while you are receiving government benefits, may affect your continued eligibility. Contact the Medicaid Unit of the local Department of Public Welfare and/or the Social Security Administration Office for more information.

This Rider is attached to and made part of the contract as of the Rider Effective Date. It is issued in consideration of the Application and payment of any required initial premium. All provisions of the contract not in conflict with the provisions of this Rider will apply to this Rider. This Rider has no cash value.

### DEFINITIONS

In addition to the definitions contained in the contract, the following definitions apply to this Rider.

**Immediate Family Member** - Anyone related to an Insured in the following manner: spouse, daughter, son, stepchild, father, mother, stepparent, sister, brother, stepsister, stepbrother, grandchild, grandparent, father-in-law, mother-in-law, or the spouse of any of these. The term "spouse" includes a common law marriage partner, domestic partner, or civil union partner, if legally recognized in the governing jurisdiction.

**Physician** - A licensed medical practitioner of the healing arts who:

1. Performs only those services permitted within the scope of his or her license; and
2. Is not an Immediate Family Member.

**Terminal Condition** - An illness or accidental injury that, in the best medical judgment of a Physician, will result in death within 12 months.

### BENEFIT

We will pay the Accelerated Death Benefit for Terminal Condition benefit amount shown in the Contract Data Pages when an Insured is diagnosed with a Terminal Condition for the first time after the Rider Effective Date. This benefit is payable only once and in one lump sum. We will deduct the administrative expense charge and the proportional repayment of any outstanding contract Loan from the benefit. See the Rider Cost provision.

Payment of an Accelerated Death Benefit under this Rider will not reduce any Accidental Death benefit available under the contract or any Rider attached to the contract.

We will not pay an Accelerated Death Benefit under this Rider for any Terminal Condition that is diagnosed, for the first time, prior to the Rider Effective Date. If you request less than the maximum amount available when a claim is submitted, you cannot ask us at a later time to give you the difference between what was requested and what could have been requested. We will not pay an Accelerated Death Benefit on any Riders attached to the contract.



## EFFECT ON INSURED'S DEATH BENEFIT

If the Owner elects to exercise this option, we will deduct the amount we accelerate from the Death Benefit. The Beneficiary will receive any remaining amount of the Death Benefit after the Insured dies, provided the contract has not stopped. However, if the entire Death Benefit is paid under the terms of this Rider prior to the Insured's death, the contract will terminate and there will be no Death Benefit payable upon the Insured's death. After payment of an Accelerated Death Benefit, we will send the Owner a benefit report that will show the proportionate reduction in the premiums under the contract, if any.

An Accelerated Death Benefit payment will reduce the following contract values: Face Amount; Accumulation Value; Surrender Charge; and outstanding Loan balance if any, as explained below.

The Accumulation Value will be reduced by an amount equal to the reduction in Death Benefit multiplied by the ratio of the Accumulation Value to the Death Benefit in effect immediately before the Rider benefit is paid.

The Surrender Charge will be reduced by an amount equal to the reduction in Death Benefit multiplied by the ratio of the Surrender Charge to the Death Benefit in effect immediately before the Rider benefit is paid.

The outstanding Loan balance, if any, will be proportionally repaid by an amount equal to the reduction in Death Benefit multiplied by the ratio of the outstanding Loan balance to the Death Benefit in effect immediately before the Rider benefit is paid.

## CLAIMS

The following Claims Procedures apply to this Rider.

**Notice of Claim** - Written notice of claim must be given to us at our Administrative Office, or to our agent. Such notice should be made within 30 days after the date the Insured is first diagnosed with a Terminal Condition. If it is not reasonably possible to give notice within that time, the claim may not be denied or reduced due to the delay, so long as notice is given as soon as reasonably possible.

**Claim Forms** - Claim forms should be used for filing proof of loss. We will send such form to the claimant within 15 days of receipt of notice of claim. If we fail to supply the proper claim forms within 15 days, you can give proof in writing, setting forth the nature and extent of the loss within the time stated in the proof of loss provision. You or a personal representative may obtain a claim form by calling our toll-free telephone number listed on the cover page.

**Proof of Loss** - Due written proof of loss must be given to us at our Administrative Office. We must receive such proof within 90 days after the date the Insured is diagnosed with a Terminal Condition.

Failure to furnish such proof within such time will not invalidate nor reduce any claim if it was not reasonably possible to furnish such proof and it was furnished as soon as reasonably possible. In any event, the proof required must be given no later than one year from the time proof is otherwise required, unless the claimant was legally incapacitated.

**Physical Examinations And Autopsy** - We have the right to have an Insured examined by a Physician of our choice as often as reasonably necessary while a claim is pending. In case of death, we may request an autopsy where it is not forbidden by law. We will pay for such examination or autopsy.

**Time of Payment of Claims** - Benefits for a covered loss will be paid as soon as we receive due written Proof of Loss.

**Payment of Claims** - Benefits are payable to the Owner or a payee designated by the Owner.

**Legal Actions** - No legal action may be brought to recover under the contract within 60 days after written proof of loss has been provided to us as required nor more than three years from the time written proof of loss is required to be furnished.

## GENERAL RIDER PROVISIONS

**Consent For Benefit Payment** - If there is an assignment of this contract on record or an irrevocable Beneficiary on record, we must obtain the consent of any assignee or irrevocable Beneficiary before any Rider benefit is paid.

**Contestability** - This Rider will be contestable on the same basis as the contract, during the lifetime of the Insured, for two years from the Rider Effective Date.

**Suicide** - If the Insured dies by suicide, while sane or insane, within two years from the Rider Effective Date, any premiums refunded under the Suicide Exclusion provision of the contract will be reduced by the amount of accelerated benefits paid, if any, under this Rider.

### RIDER COST

There is no cost for this Rider. When a claim is filed under this Rider, we will deduct the following charges from the Accelerated Death Benefit payment:

1. The administrative expense charge shown in the Contract Data Pages; and
2. 12 months interest, in advance, on the amount that we accelerate (at an interest rate of not more than 7.4%).

### RIDER EFFECTIVE DATE

This Rider becomes effective on the same date as the contract unless we inform the Owner in writing of a different date.

### RIDER TERMINATION DATE

This Rider will terminate on the earliest of the following dates or events:

1. The date the contract terminates;
2. The date the contract Lapses, subject to the Grace Period;
3. The date the Owner requests termination;
4. The date the Insured dies;
5. The date a Nonforfeiture Option under the contract, if any, becomes effective; or
6. The date an Accelerated Death Benefit is paid under this Rider.

This Rider is signed for the Company at our Home Office to take effect on the Rider Effective Date.

# TRANSAMERICA LIFE INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa  
Administrative Office: 1400 Centerview Drive, PO Box 8063, Little Rock, Arkansas 72203-8063  
(Hereinafter called "the Company," "we," "us," or "our")

## CHILD TERM INSURANCE RIDER

This Rider is attached to and made part of the contract as of the Rider Effective Date. It is issued in consideration of the Application and payment of any required initial premium. All provisions of the contract not in conflict with the provisions of this Rider will apply to this Rider. This Rider has no cash value.

### DEFINITIONS

In addition to the definitions contained in the contract, the following definitions apply to this Rider.

**Insured Child** - A Child of the Insured who is at least 15 days old and under the age of 26 and is:

1. A natural child;
2. A legally adopted child, or a child who has been placed for adoption with the employee or member;
3. A stepchild; or
4. A child for whom the employee or member has been appointed legal guardian.

To become an Insured Child after the date of the Application, a child must meet the above definition and the Insured must complete an Application to add the new child as an Insured Child.

### BENEFIT

We will pay the Rider Death Benefit shown on the Contract Data Pages to the Owner when we receive due proof that an Insured Child died while covered under this Rider.

### GENERAL RIDER PROVISIONS

**Contestability** - This Rider will be contestable on the same basis as the contract, during the lifetime of the Insured, for two years from the Rider Effective Date.

**Suicide** - The Suicide provision in the Contract does not apply to this Rider.

### RIDER COST

The initial monthly charge for this Rider is shown on the Contract Data Pages.

### RIDER EFFECTIVE DATE

This Rider becomes effective on the same date as the contract unless we inform the Owner in writing of a different date.

### TERMINATION

The term insurance on an Insured Child will terminate on the earliest of the following dates:

1. The date the contract terminates, subject to the Conversion Options of this Rider;
2. The date the contract Lapses, subject to the Grace Period;
3. The date the Owner requests termination;
4. The Certificate Anniversary following the date the Insured Child is no longer eligible as a dependent child;
5. The Certificate Anniversary after the last Insured Child has reached his or her 26<sup>th</sup> birthday; or
6. The date a Nonforfeiture Option under the Contract, if any, becomes effective.

Our deduction of a monthly charge for any period after the date of termination of this Rider will not create a liability for us nor will it constitute a waiver of the termination. Any such monthly charge will be returned.

## CONVERSION OPTIONS

**Conversion and Transfer of Ownership due to Death of Owner** - If the Owner dies while this Rider is in force, the premium and charge will be waived and coverage on any Insured Child will automatically be changed to paid-up insurance. This paid-up insurance will have no cash or loan values and will automatically terminate on each Insured Child's 26<sup>th</sup> birthday. The Owner of the paid-up insurance will be the Insured Child unless such Insured Child is a minor, in which case Ownership will pass to the executor or administrator of the Insured Child's estate for disposition.

**Conversion to Individual Policy** - When the coverage of an Insured Child terminates for any reason other than the non-payment of premium, the Insured Child may convert this Rider to permanent life insurance on a policy form that we then issue, without any riders, for the then current rates and limits, without further evidence of insurability. The following conditions must be met in order for conversion to occur:

1. We must receive the conversion Application and any required premium at our Administrative Office within 31 days of the termination of coverage under this Rider.
2. Coverage under the new policy will become effective on the date such Application is made and the premium is paid.
3. The amount of insurance under the new policy may be increased to the lesser of:
  - a. Five times the Rider Death Benefit at the termination date; or
  - b. \$50,000.

This Rider is signed for the Company at our Home Office to take effect on the Rider Effective Date.

SAMPLE

# TRANSAMERICA LIFE INSURANCE COMPANY

Home Office: Cedar Rapids, Iowa  
Administrative Office: 1400 Centerview Drive, PO Box 8063, Little Rock, Arkansas 72203-8063  
(Hereinafter called "the Company," "we," "us," or "our")

## WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF OR STRIKE RIDER

This Rider is attached to and made part of the contract as of the Rider Effective Date. It is issued in consideration of the Application and payment of any required initial premium. All provisions of the contract not in conflict with the provisions of this Rider will apply to this Rider. This Rider has no cash value.

### DEFINITIONS

In addition to the definitions contained in the contract, the following definitions apply to this Rider.

**Layoff** - The Owner is employed on a full-time basis at the time of the Layoff and is involuntarily terminated by his or her employer due to one of the following reasons:

1. A reduction in work force as the result of economic conditions;
2. The employer's decrease in production; or
3. The employer's reorganization causing the discontinuation of the Owner's job or resulting in a change of aptitude or skill requirements of his or her job.

**Strike** - A work stoppage at the Owner's place of employment that is supported and/or sponsored by the state or national union headquarters.

### BENEFITS

We will waive the monthly deductions on the contract if the Owner is placed on Layoff status or is on Strike.

The first premium for coverage under the contract must be paid before we will waive any monthly deductions. After this requirement has been met, we will waive the monthly deductions beginning the first day of the month following the date of Layoff or Strike.

### LIMITATIONS AND EXCLUSIONS

We will waive the monthly deductions for up to 3 Layoffs or Strikes in any one 12-month period.

We will wave the monthly deductions for up to 6 months in any one 12-month period.

A 12-month period will be measured from the date the first monthly deduction is waived.

If the Portability Option provision of the contract has been exercised, if any, the Owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the Layoff or Strike.

This Rider is not available for self-employed individuals.

### RIDER COST

The initial monthly charge for this Rider is shown on the Contract Data Pages.

### RIDER EFFECTIVE DATE

This Rider becomes effective on the same date as the contract unless we inform the Owner in writing of a different date.

## TERMINATION

This Rider will terminate on the earliest of the following dates or events:

1. The date the contract terminates;
2. The date the contract Lapses, subject to the Grace Period;
3. The date the Owner requests termination;
4. The date the Owner dies;
5. The Certificate Anniversary that coincides with or next follows the Insured's 60<sup>th</sup> birthday;
6. The date the Owner assigns the contract to another individual; or
7. The date a Nonforfeiture Option under the contract, if any, becomes effective.

Our deduction of a monthly charge for any period after the date of termination of this Rider will not create a liability for us nor will it constitute a waiver of the termination. Any such monthly deduction will be returned.

This Rider is signed for the Company at our Home Office to take effect on the Rider Effective Date.

SAMPLE