LIFE INSJET SIMPLIFIED ISSUE HOME PROTECTOR ELITE

Product Specifications

From Transamerica Life Insurance Company

Market Strengths

- Competitive term policy with face amounts starting at \$25,000
- Non-med underwriting up to \$250,000
- Unisex rates available in most states

Policy Type

- Term to age 95
- Level premium term periods available for: 10, 15, 20, 25 & 30 Years

Application

L116 0108 (may vary by state)

Issue Ages Age Last Birthday

15 years: 20 to 6020 years: 20 to 5525 years: 20 to 5030 years: 20 to 45

Minimum Face Amount

• \$25,000

Minimum Modal Premium

\$15 Monthly
 \$45 Quarterly
 \$90 Semi-annually
 \$180 Annually

Policy Fees

- \$60 Annually
- \$90 Annually if Additional Insured Rider is attached.
 (Policy fee is fully commissionable.)

Death Benefit Guarantee

Age 95

Conversion

 Guaranteed conversion to age 70 or end of level premium period

Special Features

- Age Last Birthday
- Fully commissionable policy fee

Available Riders

- Waiver of Premium Rider
- · Children's Benefit Rider
- Monthly Disability Income Rider
- Additional Insured Rider
- Settlement Option Endorsement
- Terminal Illness Accelerated Death Benefit Rider* (inherent)

Ultima Jet Simplified Issue or Home Protector Elite (Policy form #TL07 0107) is a level premium term insurance product issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary, and this product may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

^{*} Benefits advanced under this option may be taxable.