



# PRACTICAL, FLEXIBLE PROTECTION FOR WHAT MATTERS MOST

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

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Available to the employees of: Trinity Health

Products underwritten by Transamerica Life  
Insurance Company, Cedar Rapids, IA



## Benefits for your unique needs.



Pursuing the financial future you and your loved ones deserve starts with understanding how to best protect your finances and quality of life. Consider this: If something were to happen to you, would your family be financially secure enough to live the life they deserve? With *Transamerica Universal Life Insurance*, you can help protect your family's financial future in the event of the unimaginable.



## HELP PROTECT THOSE WHO DEPEND ON YOU

Help safeguard your family members' futures with benefits that can assist with your final expenses and your dependents' care, living expenses, or college tuition. With *Transamerica Universal Life Insurance*, you also have the opportunity to build cash value that you can borrow<sup>1</sup> against if an unexpected expense arises.

## THE SECURITY YOU NEED. THE FLEXIBILITY YOU DESERVE.

Life insurance should fit your needs, which is why we don't limit your options with a one-size-fits-all approach. Whether you want to ensure your ability to keep a death benefit from now until you're 100, want to add to your term life policy, or want to build cash value you can borrow from when needed, our universal life insurance policy works for just the right segment of the population: you.

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### Highlights of *Transamerica Universal Life Insurance*

				
<b>NO PHYSICALS OR BLOOD WORK<sup>2</sup></b>	<b>ACCUMULATES CASH VALUE</b>	<b>GUARANTEED 2% INTEREST RATE</b>	<b>LOAN AND WITHDRAWAL OPTIONS<sup>1</sup></b>	<b>CONVENIENT PAYROLL DEDUCTION</b>

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

### Policy Questions?

 **Visit:** [transamerica.com](https://transamerica.com)

 **Call:** 888-763-7474

<sup>1</sup>Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

<sup>2</sup>Acceptance will be based upon answers to questions on your application..

# Your Universal Life Insurance Benefits

Transamerica Universal Life Insurance provides a cash benefit after you pass that can assist with your final expenses and your dependents’ care, living expenses, or college tuition.

SUPPLEMENTAL BENEFITS	
INCLUDED RIDERS	PLAN OPTION 1
Waiver of Monthly Deductions for Total Disability Rider (Rider Form Series CRLWM100)	Included
Waiver of Monthly Deductions for Layoff or Strike Rider (Rider Form Series CRLWL100)	Included
Accelerated Death Benefit for Chronic Illness Rider (Rider Form Series TRLLT500-0621) Accelerates either 4% of the death benefit amount for a monthly benefit or 20% of the death benefit amount as a one-time lump sum payment	Included
Extension of Benefits Rider (Rider Form Series TRLEX500-0621) Extends benefits after 100% of death benefit has been accelerated under the Accelerated Death Benefit for Chronic Condition Rider by increasing the benefit amount (5% for one-time lump sum; 4% for monthly benefit). This rider will include a 25% paid-up benefit when the Benefit Restoration Rider is not included on the same plan	Included
Benefit Restoration Rider (Rider Form Series CRLRE100)	Included
Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLTI100) Accelerates up to the lesser of \$150,000 or 75% of the applicable death benefit	Included

# Your Universal Life Insurance Rates

## PLAN OPTION 1

### Transamerica Universal Life Insurance Rates

UniversalLife10.2022.07.prod,shared,aws.MI.48152.8062.02/01/2025

Non-Tobacco with Riders: TI, WML, WMD , CHR , EXT , RES

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$100,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
18	\$14.88	\$0	\$29.76	\$0	\$59.51	\$0
19	\$15.30	\$0	\$30.59	\$0	\$61.17	\$0
20	\$15.73	\$0	\$31.46	\$0	\$62.92	\$0
21	\$16.17	\$0	\$32.34	\$0	\$64.67	\$0
22	\$16.63	\$0	\$33.25	\$0	\$66.50	\$137
23	\$17.17	\$0	\$34.33	\$0	\$68.65	\$609
24	\$17.65	\$0	\$35.29	\$0	\$70.58	\$966
25	\$18.21	\$0	\$36.41	\$0	\$72.82	\$1,659
26	\$19.08	\$0	\$38.15	\$0	\$76.30	\$2,225
27	\$19.79	\$0	\$39.58	\$0	\$79.15	\$2,572
28	\$20.42	\$0	\$40.83	\$0	\$81.65	\$3,141
29	\$21.12	\$0	\$42.23	\$0	\$84.45	\$3,471
30	\$21.87	\$0	\$43.74	\$301	\$87.47	\$3,967
31	\$23.02	\$0	\$46.03	\$510	\$92.05	\$4,248
32	\$23.83	\$0	\$47.65	\$834	\$95.30	\$4,752
33	\$24.67	\$0	\$49.34	\$1,194	\$98.67	\$5,352
34	\$25.65	\$0	\$51.29	\$1,378	\$102.58	\$5,579
35	\$26.58	\$0	\$53.16	\$1,684	\$106.32	\$6,072
36	\$28.23	\$0	\$56.45	\$1,981	\$112.89	\$6,543
37	\$29.30	\$0	\$58.60	\$2,077	\$117.20	\$6,616
38	\$30.52	\$0	\$61.03	\$2,265	\$122.05	\$6,872
39	\$31.63	\$153	\$63.25	\$2,515	\$126.49	\$7,259
40	\$33.04	\$266	\$66.08	\$2,637	\$132.15	\$7,387
41	\$34.84	\$370	\$69.67	\$2,708	\$139.33	\$7,419
42	\$36.86	\$471	\$73.72	\$2,791	\$147.43	\$7,468
43	\$38.80	\$589	\$77.60	\$2,921	\$155.20	\$7,606
44	\$40.94	\$653	\$81.88	\$2,948	\$163.76	\$7,542
45	\$42.66	\$716	\$85.31	\$2,967	\$170.62	\$7,495
46	\$44.59	\$776	\$89.17	\$2,993	\$178.34	\$7,447
47	\$46.51	\$829	\$93.02	\$3,015	\$186.04	\$7,405
48	\$49.17	\$808	\$98.34	\$2,874	\$196.68	\$7,020

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WMD rider. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the CHR rider. Issue ages 76+ do not include the EXT rider. Issue ages 76+ do not include the RES rider. Issue ages 76+ do not include the TI rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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

Issue State: Michigan  
Rate Generation Date: August 1, 2024  
SIC Code: 8062

# Your Universal Life Insurance Rates

## PLAN OPTION 1

### Transamerica Universal Life Insurance Rates

UniversalLife10.2022.07.prod,shared,aws.MI.48152.8062.02/01/2025

Non-Tobacco with Riders: TI, WML, WMD , CHR , EXT , RES

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$100,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
49	\$52.12	\$791	\$104.23	\$2,739	\$208.45	\$6,646
50	\$55.37	\$728	\$110.73	\$2,513	\$221.45	\$6,099
51	\$58.89	\$619	\$117.77	\$2,195	\$235.53	\$5,369
52	\$62.41	\$534	\$124.81	\$1,941	\$249.62	\$4,770
53	\$66.25	\$386	\$132.50	\$1,557	\$265.00	\$3,918
54	\$70.04	\$237	\$140.08	\$1,177	\$280.15	\$3,071
55	\$73.79	\$0	\$147.57	\$538	\$295.14	\$1,715
56	\$78.08	\$0	\$156.15	\$0	\$312.30	\$95
57	\$83.83	\$0	\$167.65	\$0	\$335.30	\$0
58	\$90.07	\$0	\$180.13	\$0	\$360.25	\$0
59	\$96.50	\$0	\$192.99	\$0	\$385.97	\$0
60	\$103.61	\$0	\$207.21	\$0	\$414.42	\$0
61	\$111.16	\$0	\$222.32	\$0	\$444.64	\$0
62	\$119.45	\$0	\$238.89	\$0	\$477.77	\$0
63	\$128.23	\$0	\$256.45	\$0	\$512.90	\$0
64	\$138.30	\$0	\$276.60	\$0	\$553.20	\$0
65	\$147.61		\$295.21		\$590.42	
66	\$159.35		\$318.69		\$637.38	
67	\$171.65		\$343.29		\$686.58	
68	\$185.11		\$370.21		\$740.41	
69	\$199.69		\$399.37		\$798.74	
70	\$215.62		\$431.23		\$862.45	
71	\$231.68		\$463.35		\$926.69	
72	\$249.97		\$499.93		\$999.85	
73	\$269.84		\$539.67		\$1,079.33	
74	\$291.40		\$582.80		\$1,165.60	
75	\$315.25		\$630.50		\$1,261.00	
76	\$225.68		\$451.35		\$902.70	
77	\$239.56		\$479.12		\$958.24	
78	\$254.36		\$508.72		\$1,017.43	
79	\$269.92		\$539.84		\$1,079.67	
80	\$286.40		\$572.79		\$1,145.58	

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WMD rider. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the CHR rider. Issue ages 76+ do not include the EXT rider. Issue ages 76+ do not include the RES rider. Issue ages 76+ do not include the TI rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
18	\$19.96	\$0	\$39.92	\$0	\$79.84	\$0
19	\$20.59	\$0	\$41.17	\$0	\$82.34	\$0
20	\$21.27	\$0	\$42.53	\$0	\$85.06	\$0
21	\$22.20	\$0	\$44.39	\$0	\$88.77	\$0
22	\$22.81	\$0	\$45.61	\$0	\$91.22	\$0
23	\$23.61	\$0	\$47.21	\$0	\$94.41	\$0
24	\$24.27	\$0	\$48.53	\$0	\$97.06	\$0
25	\$25.08	\$0	\$50.16	\$0	\$100.32	\$0
26	\$26.23	\$0	\$52.45	\$0	\$104.89	\$0
27	\$27.20	\$0	\$54.40	\$0	\$108.80	\$0
28	\$28.15	\$0	\$56.29	\$0	\$112.58	\$0
29	\$29.09	\$0	\$58.18	\$0	\$116.35	\$0
30	\$30.13	\$0	\$60.25	\$0	\$120.50	\$0
31	\$32.41	\$0	\$64.81	\$0	\$129.61	\$0
32	\$33.61	\$0	\$67.21	\$0	\$134.42	\$254
33	\$34.69	\$0	\$69.37	\$0	\$138.73	\$1,065
34	\$36.07	\$0	\$72.13	\$0	\$144.26	\$1,490
35	\$37.40	\$0	\$74.79	\$0	\$149.58	\$2,064
36	\$41.31	\$0	\$82.62	\$0	\$165.23	\$2,199
37	\$42.68	\$0	\$85.36	\$65	\$170.72	\$2,768
38	\$44.39	\$0	\$88.78	\$344	\$177.55	\$3,181
39	\$45.99	\$0	\$91.97	\$649	\$183.94	\$3,669
40	\$47.84	\$0	\$95.68	\$767	\$191.36	\$3,771
41	\$49.94	\$0	\$99.87	\$985	\$199.74	\$4,089
42	\$52.60	\$0	\$105.20	\$1,118	\$210.40	\$4,237
43	\$55.07	\$0	\$110.13	\$1,287	\$220.25	\$4,457
44	\$57.92	\$0	\$115.83	\$1,319	\$231.65	\$4,391
45	\$60.80	\$0	\$121.59	\$1,438	\$243.17	\$4,526
46	\$63.54	\$0	\$127.08	\$1,348	\$254.15	\$4,226
47	\$66.43	\$0	\$132.86	\$1,242	\$265.72	\$3,902
48	\$69.71	\$0	\$139.42	\$1,035	\$278.83	\$3,376

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WMD rider. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the CHR rider. Issue ages 76+ do not include the EXT rider. Issue ages 76+ do not include the RES rider. Issue ages 76+ do not include the TI rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$100,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
49	\$72.80	\$0	\$145.60	\$905	\$291.19	\$3,015
50	\$76.12	\$0	\$152.24	\$800	\$304.48	\$2,708
51	\$80.59	\$0	\$161.18	\$507	\$322.35	\$2,009
52	\$84.99	\$0	\$169.97	\$0	\$339.94	\$1,442
53	\$89.77	\$0	\$179.53	\$0	\$359.05	\$790
54	\$94.71	\$0	\$189.41	\$0	\$378.82	\$0
55	\$99.64	\$0	\$199.28	\$0	\$398.56	\$0
56	\$103.70	\$0	\$207.40	\$0	\$414.80	\$0
57	\$110.13	\$0	\$220.26	\$0	\$440.52	\$0
58	\$117.00	\$0	\$234.00	\$0	\$468.00	\$0
59	\$124.15	\$0	\$248.29	\$0	\$496.58	\$0
60	\$131.73	\$0	\$263.45	\$0	\$526.90	\$0
61	\$140.20	\$0	\$280.40	\$0	\$560.80	\$0
62	\$149.05	\$0	\$298.09	\$0	\$596.18	\$0
63	\$158.11	\$0	\$316.22	\$0	\$632.44	\$0
64	\$168.33	\$0	\$336.66	\$0	\$673.32	\$0
65	\$180.80		\$361.59		\$723.17	
66	\$193.90		\$387.80		\$775.60	
67	\$207.56		\$415.11		\$830.21	
68	\$222.99		\$445.97		\$891.94	
69	\$239.91		\$479.82		\$959.63	
70	\$258.18		\$516.35		\$1,032.69	
71	\$276.99		\$553.98		\$1,107.96	
72	\$298.36		\$596.72		\$1,193.43	
73	\$321.64		\$643.28		\$1,286.56	
74	\$346.87		\$693.74		\$1,387.48	
75	\$374.91		\$749.82		\$1,499.64	
76	\$261.68		\$523.36		\$1,046.72	
77	\$276.94		\$553.88		\$1,107.75	
78	\$293.03		\$586.06		\$1,172.12	
79	\$309.97		\$619.93		\$1,239.86	
80	\$327.82		\$655.63		\$1,311.25	

Values assume that all stipulated premiums are paid to age 120. The guaranteed minimum interest rate is 2.00%. Values are affected by the actual interest rates credited and the cost of insurance rates charged. Issue ages 56+ do not include the WMD rider. Issue ages 56+ do not include the WML rider. Issue ages 76+ do not include the CHR rider. Issue ages 76+ do not include the EXT rider. Issue ages 76+ do not include the RES rider. Issue ages 76+ do not include the TI rider. The Child Term Insurance Rider may be added for additional premium of \$2.50 monthly per \$10,000.

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

If included in the contract, this rider allows an insured employee or spouse (but not both) to insure all eligible children, age 15 days and no older than age 25 years, for the selected amount of term insurance. Insurance on each child terminates on the child's 26<sup>th</sup> birthday or when the parent's insurance ends, whichever is earlier. Upon termination, the child has 31 days in which to convert to an individual contract for up to the lesser of 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.

### **WAIVER OF MONTHLY DEDUCTIONS FOR TOTAL DISABILITY RIDER (WMD)**

If included in the plan design, waives the total monthly deductions when an employee is totally disabled. Once the consecutive six-month waiting period is satisfied, monthly deductions will be waived retroactively to the commencement of total disability and continue as long as the employee remains totally disabled, subject to certain conditions. Rider is available for issue up to age 55. The disability must begin on or after the employee's 18<sup>th</sup> birthday and before the employee's 60<sup>th</sup> birthday. Benefits are based on the employee's total disability only. Total disability of an insured spouse or child does not qualify for this waiver.

### **WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF OR STRIKE RIDER (WML)**

Waives the monthly deductions if the employee is involuntarily laid off or is on strike. Benefits are based on the employee's layoff only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured employee's layoff. Rider is available for issue up to age 55 and terminates on the contract anniversary on or following the employee's 60<sup>th</sup> birthday or when the insurance is assigned to another party, whichever is earlier.

### **ACCELERATED DEATH BENEFIT FOR CHRONIC ILLNESS RIDER (CHR)**

If included in the plan design, accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a chronic condition and, in the best medical judgment, is unable to attend to basic physical activities such as eating, toileting, bathing, grooming, dressing, or ambulating for a period of at least 90 days; or has a severe cognitive impairment or a similar form of dementia.

The insured will choose one of the following accelerated death benefit options under this rider:

- **Option 1** – A monthly benefit equal to the applicable percentage of the death benefit amount shown on the Product Details. Written certification of the insured's continued chronic condition by a physician is required, at reasonable intervals, in order to continue receiving the monthly benefit
- **Option 2** – A one-time lump sum equal to the applicable percentage of the death benefit amount shown on the Product Details. Upon payment of this lump sum benefit, the rider will terminate

### **EXTENSION OF BENEFITS RIDER (EXT)**

If included in the plan design, this rider will extend benefits after 100% of the life insurance death benefit is accelerated under the Accelerated Death Benefit for Chronic Illness Rider and an insured employee or spouse continues to be eligible for benefits.

If the insured had selected the monthly benefit option for the Accelerated Death Benefit for Chronic Illness Rider, this rider will begin increasing the benefit amount by the percentage shown under Product Details so that the monthly accelerations can continue. At that time, a paid-up certificate will be issued for a percentage (shown under Product Details) of the death benefit that was in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Chronic Illness Rider. Paid-up certificate is not included when Extension of Benefits Rider and Benefit Restoration Rider are part of the same plan design.

## Definitions Page

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If the insured had selected the one-time lump sum payment option under the Accelerated Death Benefit for Chronic Illness Rider, this rider will increase such lump sum payment by the percentage shown under Product Details. After payment of this increased lump sum benefit, this rider will terminate. No paid-up life insurance will be provided with the one-time lump sum benefit option under the Accelerated Death Benefit for Chronic Illness Rider.

### **BENEFIT RESTORATION RIDER (RES)**

If included in the plan design, this rider restores the accumulation value, surrender charges and guaranteed cash value of death benefit if a benefit under the Accelerated Death Benefit for Chronic Illness Rider is paid. The maximum restoration amount is equal to the policy's one-time death benefit. Restored death benefits cannot be accelerated again under the Accelerated Death Benefit for Chronic Illness Rider or an Extension of Benefits Rider.

### **ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER (TI)**

Accelerates a portion of the death benefit amount if an insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months. When exercised, the administrative expense charge and 12 months advanced interest will be deducted from the benefit payment, the death benefit and other contract values will be reduced accordingly and this rider will terminate.

## Limitations and Exclusions: What Doesn't Qualify

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If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for insurance.

During the first two years, the death benefit for suicide (while sane or insane) is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

### PORTABILITY OPTION

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can continue through the Transamerica Portability Trust by submitting a written request to exercise this option no later than 31 days after the date of termination. The employee will be billed directly and premiums may exceed the premiums that were paid through the employer due to increased administrative costs for direct billing.

### CHILD TERM INSURANCE RIDER

The term insurance on an insured child will terminate on the earliest of the following:

- The date the contract terminates, subject to the conversion options of this rider
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The certificate anniversary following the date the insured child is no longer eligible as a dependent child
- The certificate anniversary after the last insured child has reached his or her 26th birthday
- The date a nonforfeiture option under the contract, if any, becomes effective

### WAIVER OF MONTHLY DEDUCTIONS FOR TOTAL DISABILITY RIDER

Monthly deductions will not be waived if the insured's total disability results from any of the following:

- The insured's attempted suicide or intentionally self-inflicting injury, while sane or insane
- The insured's commission of or attempting to commit a felony or engaging in an illegal occupation
- The insured's participation in a riot or insurrection
- The insured's voluntary use of alcohol or any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction
- The insured's voluntarily taking, absorbing, or inhaling a poison, gas or fumes
- An accident that occurs while the employee was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs
- The insured's travel in or descent from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip
- War or any act of war, whether declared or undeclared
- The insured's service in the military or any auxiliary unit attached thereto

The benefits provided by this rider will stop on the earliest of the following:

- The date the insured's total disability ends

## Limitations and Exclusions: What Doesn't Qualify

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- The date the insured dies
- The date the insured refuses to provide proof of his or her continuing total disability, if asked
- The date the insured refuses to be examined by a physician of our choice if requested
- The certificate anniversary that coincides with or next follows the insured's 70th birthday
- The date the contract or this rider ends

The rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The certificate anniversary that coincides with or next follows the insured's 60th birthday
- The date the insured assigns the contract to another individual
- The date a nonforfeiture option under the contract, if any, becomes effective

### **WAIVER OF MONTHLY DEDUCTIONS FOR LAYOFF OR STRIKE RIDER**

The monthly deductions will be waived for up to 6 months, for up to 3 layoffs or strikes, in any one 12-month period.

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The certificate anniversary that coincides with or next follows the insured's 60th birthday
- The date the insured assigns the contract to another individual
- The date a nonforfeiture option under the contract, if any, becomes effective

### **ACCELERATED DEATH BENEFIT FOR CHRONIC ILLNESS RIDER**

The rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date on which cumulative monthly accelerated death benefit payments equal 100% of the death benefit amount, subject to any rights under the Extension of Benefits Rider (if included on the plan design)
- The date a one-time lump sum accelerated death benefit payment is paid in lieu of any monthly accelerated death benefit
- The date a nonforfeiture option under the contract, if any, becomes effective

### **EXTENSION OF BENEFITS RIDER**

This rider will terminate on the earliest of the following:

## Limitations and Exclusions: What Doesn't Qualify

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- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date, after the entire death benefit has been paid under the Accelerated Death Benefit for Chronic Illness Rider, when the insured no longer satisfies the Eligibility for Benefits provision
- The date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Chronic Illness Rider
- The date a nonforfeiture option under the contract, if any, becomes effective
- The date a one-time lump sum payment under the Accelerated Death Benefit for Chronic Illness Rider is paid

### **BENEFIT RESTORATION RIDER**

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date the Accelerated Death Benefit for Chronic Illness Rider terminates
- The date a nonforfeiture option, if any, becomes effective

### **ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER**

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date a nonforfeiture option under the contract, if any, becomes effective
- The date an accelerated death benefit is paid under this rider

### **TERMINATION OF INSURANCE**

Insurance under this certificate will end on the earliest of any of the following:

- The monthly date following the receipt of written request to terminate insurance
- The maturity date
- The date the insured dies
- The date the certificate lapses or is surrendered under a nonforfeiture option, subject to the grace period
- The date the group master policy terminates, subject to the Portability Option



## Group Benefits Disclosure Policy

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Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness, and integrity. In addition, we realize having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at **[tebcs.com](http://tebcs.com)**.

## Notes

## Policy Questions?

 **Visit:** [transamerica.com](https://transamerica.com)

 **Call:** 888-763-7474

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