

PRACTICAL, FLEXIBLE PROTECTION FOR WHAT MATTERS MOST

***TRANSAMERICA UNIVERSAL LIFE INSURANCE*SM**

Available to the employees of: Holley Performance Products

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

TRANSAMERICA®

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[1] 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.

Highlights of *Transamerica Universal Life Insurance*



NO PHYSICALS OR BLOOD WORK[2]



ACCUMULATES CASH VALUE



GUARANTEED 2% INTEREST RATE



LOAN AND WITHDRAWAL OPTIONS[1]



CONVENIENT PAYROLL DEDUCTION

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

Policy Questions?

Visit: transamerica.com

Call: 888-763-7474

[1]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.

[2]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 Layoff or Strike Rider (Rider Form Series CRLWL100)	**Included**
Accelerated Death Benefit for Chronic Condition 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**

Product Rate Sheet

PLAN OPTION 1
Transamerica Universal Life Insurance Rates **UniversalLife10.2022.07.prod,shared,aws.KY.42101.3714.02/01/2025**
Non-Tobacco with Riders: TI, WML, CHR , EXT , RES

Issue Age	$25,000 Face Amount		$50,000 Face Amount		$75,000 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	N/A*		$24.25	$0	$36.37	$0
19	N/A*		$24.67	$0	$37.00	$0
20	N/A*		$25.04	$0	$37.56	$0
21	$13.36	$0	$26.72	$0	$40.07	$0
22	$13.58	$0	$27.15	$0	$40.72	$0
23	$13.81	$0	$27.61	$0	$41.42	$0
24	$14.00	$0	$28.00	$0	$42.00	$0
25	$14.22	$0	$28.43	$0	$42.65	$0
26	$15.79	$0	$31.58	$0	$47.37	$0
27	$16.11	$0	$32.22	$0	$48.32	$0
28	$16.31	$0	$32.61	$0	$48.91	$0
29	$16.54	$0	$33.08	$0	$49.62	$0
30	$16.80	$0	$33.59	$0	$50.39	$0
31	$18.74	$0	$37.48	$0	$56.22	$0
32	$19.07	$0	$38.13	$0	$57.19	$0
33	$19.39	$0	$38.77	$0	$58.15	$0
34	$19.81	$0	$39.62	$0	$59.43	$0
35	$20.20	$0	$40.39	$0	$60.59	$0
36	$22.17	$0	$44.33	$0	$66.50	$0
37	$22.73	$0	$45.46	$0	$68.19	$0
38	$23.25	$0	$46.50	$0	$69.74	$0
39	$23.77	$0	$47.54	$0	$71.30	$0
40	$24.42	$0	$48.83	$0	$73.24	$0
41	$26.60	$0	$53.20	$0	$79.80	$0
42	$27.30	$0	$54.60	$0	$81.90	$0
43	$27.98	$0	$55.96	$0	$83.94	$0
44	$28.69	$0	$57.37	$0	$86.05	$0
45	$29.54	$0	$59.07	$0	$88.60	$0
46	$33.18	$0	$66.36	$0	$99.54	$0
47	$33.90	$0	$67.80	$0	$101.69	$0
48	$34.91	$0	$69.81	$0	$104.72	$0

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 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.

*The requested face amount results in a premium less than the minimum planned premium.

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

Issue State: Kentucky
Rate Generation Date: May 23, 2024
SIC Code: 3714

Product Rate Sheet

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

Issue Age	$25,000 Face Amount		$50,000 Face Amount		$75,000 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	$35.60	$0	$71.20	$0	$106.80	$0
50	$36.51	$0	$73.01	$0	$109.52	$0
51	$41.79	$0	$83.57	$0	$125.35	$0
52	$43.30	$0	$86.60	$0	$129.90	$0
53	$45.05	$0	$90.10	$0	$135.15	$0
54	$46.65	$0	$93.30	$0	$139.95	$0
55	$48.51	$0	$97.01	$0	$145.52	$0
56	$51.93	$0	$103.85	$0	$155.78	$0
57	$55.60	$0	$111.20	$0	$166.80	$0
58	$60.00	$0	$120.00	$0	$180.00	$0
59	$64.80	$0	$129.60	$0	$194.39	$0
60	$70.12	$0	$140.23	$0	$210.35	$0
61	$76.07	$0	$152.14	$0	$228.20	$0
62	$83.02	$0	$166.04	$0	$249.05	$0
63	$90.18	$0	$180.36	$0	$270.54	$0
64	$98.89	$0	$197.77	$0	$296.65	$0
65	$109.94		$219.88		$329.82	
66	$119.89		$239.78		$359.67	
67	$129.86		$259.72		$389.58	
68	$140.81		$281.61		$422.41	
69	$152.64		$305.28		$457.91	
70	$165.90		$331.79		$497.68	
71	$181.50		$363.00		$544.49	
72	$199.56		$399.12		$598.67	
73	$219.43		$438.86		$658.29	
74	$241.15		$482.30		$723.45	
75	$265.69		$531.38		$797.06	
76	$176.61		$353.22		$529.82	
77	$191.30		$382.59		$573.88	
78	$206.93		$413.86		$620.79	
79	$223.71		$447.42		$671.13	
80	$241.45		$482.89		$724.34	

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

Issue Age	$100,000 Face Amount		$125,000 Face Amount		$150,000 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	$48.49	$0	$60.61	$0	$72.73	$0
19	$49.33	$0	$61.66	$0	$73.99	$0
20	$50.08	$0	$62.60	$0	$75.12	$0
21	$53.43	$0	$66.79	$0	$80.14	$0
22	$54.29	$0	$67.86	$0	$81.43	$0
23	$55.22	$0	$69.03	$0	$82.83	$0
24	$56.00	$0	$70.00	$0	$84.00	$0
25	$56.86	$0	$71.08	$0	$85.29	$0
26	$63.15	$0	$78.94	$0	$94.73	$0
27	$64.43	$0	$80.54	$0	$96.64	$0
28	$65.21	$0	$81.52	$0	$97.82	$0
29	$66.15	$0	$82.69	$0	$99.23	$0
30	$67.18	$0	$83.97	$0	$100.77	$0
31	$74.96	$0	$93.70	$0	$112.44	$0
32	$76.25	$0	$95.32	$0	$114.38	$0
33	$77.54	$0	$96.92	$0	$116.30	$0
34	$79.24	$0	$99.05	$0	$118.85	$0
35	$80.78	$0	$100.97	$0	$121.17	$0
36	$88.66	$0	$110.83	$0	$132.99	$0
37	$90.91	$0	$113.64	$0	$136.37	$0
38	$92.99	$0	$116.23	$0	$139.48	$0
39	$95.07	$0	$118.84	$0	$142.60	$0
40	$97.65	$0	$122.06	$0	$146.47	$0
41	$106.40	$0	$133.00	$0	$159.60	$0
42	$109.20	$0	$136.50	$0	$163.80	$0
43	$111.92	$0	$139.90	$0	$167.88	$0
44	$114.74	$0	$143.42	$0	$172.10	$0
45	$118.14	$0	$147.67	$0	$177.20	$0
46	$132.72	$0	$165.90	$0	$199.08	$0
47	$135.59	$0	$169.48	$0	$203.38	$0
48	$139.62	$0	$174.53	$0	$209.43	$0

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

Issue Age	$100,000 Face Amount		$125,000 Face Amount		$150,000 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	$142.40	$0	$178.00	$0	$213.60	$0
50	$146.02	$0	$182.53	$0	$219.03	$0
51	$167.13	$0	$208.91	$0	$250.69	$0
52	$173.20	$0	$216.50	$0	$259.80	$0
53	$180.20	$0	$225.25	$0	$270.30	$0
54	$186.60	$0	$233.25	$0	$279.90	$0
55	$194.02	$0	$242.53	$0	$291.03	$0
56	$207.70	$0	$259.63	$0	$311.55	$0
57	$222.40	$0	$277.99	$0	$333.59	$0
58	$240.00	$0	$299.99	$0	$359.99	$0
59	$259.19	$0	$323.98	$0	$388.78	$0
60	$280.46	$0	$350.58	$0	$420.69	$0
61	$304.27	$0	$380.34	$0	$456.40	$0
62	$332.07	$0	$415.09	$0	$498.10	$0
63	$360.72	$0	$450.90	$0	$541.08	$0
64	$395.53	$0	$494.41	$0	$593.29	$0
65	$439.76		$549.70		$659.64	
66	$479.55		$599.44		$719.33	
67	$519.44		$649.30		$779.15	
68	$563.21		$704.02		$844.82	
69	$610.55		$763.18		$915.82	
70	$663.57		$829.46		$995.35	
71	$725.99		$907.48		$1,088.98	
72	$798.23		$997.79		$1,197.34	
73	$877.71		$1,097.14		$1,316.57	
74	$964.60		$1,205.74		$1,446.89	
75	$1,062.75		$1,328.43		$1,594.12	
76	$706.43		$883.04		$1,059.64	
77	$765.17		$956.46		$1,147.75	
78	$827.71		$1,034.64		$1,241.57	
79	$894.84		$1,118.55		$1,342.25	
80	$965.78		$1,207.22		$1,448.67	

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

Issue Age	$175,000 Face Amount		$200,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
18	$84.85	$0	$96.97	$0
19	$86.32	$0	$98.65	$0
20	$87.64	$0	$100.15	$0
21	$93.50	$0	$106.85	$0
22	$95.00	$0	$108.57	$0
23	$96.63	$0	$110.44	$0
24	$98.00	$0	$112.00	$0
25	$99.51	$0	$113.72	$0
26	$110.52	$0	$126.30	$0
27	$112.75	$0	$128.85	$0
28	$114.12	$0	$130.42	$0
29	$115.77	$0	$132.30	$0
30	$117.56	$0	$134.35	$0
31	$131.18	$0	$149.92	$0
32	$133.44	$0	$152.50	$0
33	$135.69	$0	$155.07	$0
34	$138.66	$0	$158.47	$0
35	$141.36	$0	$161.55	$0
36	$155.16	$0	$177.32	$0
37	$159.09	$0	$181.82	$0
38	$162.73	$0	$185.97	$0
39	$166.37	$0	$190.14	$0
40	$170.88	$0	$195.29	$0
41	$186.20	$0	$212.80	$0
42	$191.10	$0	$218.40	$0
43	$195.86	$0	$223.84	$0
44	$200.79	$0	$229.47	$0
45	$206.74	$0	$236.27	$0
46	$232.26	$0	$265.44	$0
47	$237.28	$0	$271.17	$0
48	$244.33	$0	$279.24	$0

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 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	$175,000 Face Amount		$200,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
49	$249.20	$0	$284.80	$0
50	$255.53	$0	$292.04	$0
51	$292.47	$0	$334.25	$0
52	$303.10	$0	$346.40	$0
53	$315.35	$0	$360.40	$0
54	$326.55	$0	$373.20	$0
55	$339.53	$0	$388.04	$0
56	$363.48	$0	$415.40	$0
57	$389.19	$0	$444.79	$0
58	$419.99	$0	$479.99	$0
59	$453.58	$0	$518.37	$0
60	$490.81	$0	$560.92	$0
61	$532.47	$0	$608.54	$0
62	$581.12	$0	$664.14	$0
63	$631.26	$0	$721.44	$0
64	$692.17	$0	$791.05	$0
65	$769.58		$879.52	
66	$839.22		$959.10	
67	$909.01		$1,038.87	
68	$985.62		$1,126.42	
69	$1,068.45		$1,221.09	
70	$1,161.25		$1,327.14	
71	$1,270.48		$1,451.97	
72	$1,396.90		$1,596.45	
73	$1,535.99		$1,755.42	
74	$1,688.04		$1,929.19	
75	$1,859.80		$2,125.49	
76	$1,236.25		$1,412.85	
77	$1,339.05		$1,530.34	
78	$1,448.49		$1,655.42	
79	$1,565.96		$1,789.67	
80	$1,690.11		$1,931.55	

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Issue Age	$25,000 Face Amount		$50,000 Face Amount		$75,000 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	$17.64	$0	$35.28	$0	$52.91	$0
19	$18.20	$0	$36.39	$0	$54.58	$0
20	$18.72	$0	$37.44	$0	$56.16	$0
21	$19.30	$0	$38.59	$0	$57.88	$0
22	$19.82	$0	$39.64	$0	$59.46	$0
23	$20.46	$0	$40.91	$0	$61.36	$0
24	$21.03	$0	$42.05	$0	$63.08	$0
25	$21.67	$0	$43.34	$0	$65.01	$0
26	$22.60	$0	$45.20	$0	$67.79	$0
27	$23.47	$0	$46.94	$0	$70.40	$0
28	$24.19	$0	$48.38	$0	$72.57	$0
29	$25.02	$0	$50.04	$0	$75.05	$0
30	$25.83	$0	$51.65	$0	$77.47	$0
31	$27.13	$0	$54.25	$0	$81.38	$0
32	$28.08	$0	$56.16	$0	$84.24	$0
33	$29.01	$0	$58.02	$0	$87.03	$0
34	$30.14	$0	$60.27	$0	$90.40	$0
35	$31.30	$0	$62.60	$0	$93.90	$0
36	$33.09	$0	$66.18	$0	$99.27	$0
37	$34.28	$0	$68.55	$0	$102.83	$0
38	$35.57	$0	$71.14	$0	$106.70	$0
39	$36.96	$0	$73.92	$0	$110.87	$0
40	$38.39	$0	$76.78	$0	$115.17	$0
41	$40.27	$0	$80.53	$0	$120.79	$0
42	$42.20	$0	$84.39	$0	$126.59	$0
43	$43.79	$0	$87.58	$0	$131.37	$0
44	$46.21	$0	$92.41	$0	$138.61	$0
45	$48.83	$0	$97.65	$0	$146.47	$0
46	$51.68	$0	$103.36	$0	$155.04	$0
47	$54.70	$0	$109.40	$0	$164.09	$0
48	$58.14	$0	$116.27	$0	$174.40	$0

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 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 State: Kentucky
Rate Generation Date: May 23, 2024
SIC Code: 3714

Product Rate Sheet

PLAN OPTION 1
Transamerica Universal Life Insurance Rates UniversalLife10.2022.07.prod,shared,aws.KY.42101.3714.02/01/2025
Tobacco with Riders: TI, WML, CHR , EXT , RES

Issue Age	$25,000 Face Amount		$50,000 Face Amount		$75,000 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	$61.39	$0	$122.78	$0	$184.16	$0
50	$64.92	$0	$129.83	$0	$194.75	$0
51	$68.94	$0	$137.88	$0	$206.81	$0
52	$72.25	$0	$144.50	$0	$216.74	$0
53	$76.01	$0	$152.01	$0	$228.02	$0
54	$79.80	$0	$159.60	$0	$239.40	$0
55	$84.11	$0	$168.21	$0	$252.32	$0
56	$88.61	$0	$177.21	$0	$265.81	$0
57	$93.39	$0	$186.78	$0	$280.17	$0
58	$98.65	$0	$197.30	$0	$295.95	$0
59	$104.19	$0	$208.37	$0	$312.55	$0
60	$110.15	$0	$220.30	$0	$330.45	$0
61	$113.81	$0	$227.62	$0	$341.43	$0
62	$122.26	$0	$244.51	$0	$366.77	$0
63	$131.32	$0	$262.64	$0	$393.95	$0
64	$141.75	$0	$283.49	$0	$425.24	$0
65	$154.55		$309.10		$463.64	
66	$170.00		$339.99		$509.99	
67	$183.03		$366.06		$549.09	
68	$197.57		$395.13		$592.69	
69	$213.12		$426.23		$639.34	
70	$229.85		$459.70		$689.55	
71	$250.05		$500.09		$750.13	
72	$272.98		$545.95		$818.92	
73	$298.05		$596.10		$894.15	
74	$325.04		$650.07		$975.10	
75	$355.21		$710.42		$1,065.62	
76	$244.12		$488.23		$732.35	
77	$261.66		$523.32		$784.98	
78	$280.35		$560.70		$841.04	
79	$299.99		$599.98		$899.97	
80	$320.02		$640.03		$960.04	

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 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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Transamerica Universal Life Insurance Rates UniversalLife10.2022.07.prod,shared,aws.KY.42101.3714.02/01/2025
Tobacco with Riders: TI, WML, CHR , EXT , RES

Issue Age	$100,000 Face Amount		$125,000 Face Amount		$150,000 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	$70.55	$0	$88.18	$0	$105.82	$0
19	$72.77	$0	$90.96	$0	$109.15	$0
20	$74.88	$0	$93.60	$0	$112.32	$0
21	$77.17	$0	$96.46	$0	$115.75	$0
22	$79.28	$0	$99.10	$0	$118.92	$0
23	$81.81	$0	$102.27	$0	$122.72	$0
24	$84.10	$0	$105.13	$0	$126.15	$0
25	$86.68	$0	$108.35	$0	$130.02	$0
26	$90.39	$0	$112.98	$0	$135.58	$0
27	$93.87	$0	$117.34	$0	$140.80	$0
28	$96.75	$0	$120.94	$0	$145.13	$0
29	$100.07	$0	$125.09	$0	$150.10	$0
30	$103.29	$0	$129.11	$0	$154.93	$0
31	$108.50	$0	$135.63	$0	$162.75	$0
32	$112.32	$0	$140.40	$0	$168.48	$0
33	$116.04	$0	$145.05	$0	$174.05	$0
34	$120.53	$0	$150.66	$0	$180.79	$0
35	$125.20	$0	$156.49	$0	$187.79	$0
36	$132.36	$0	$165.45	$0	$198.54	$0
37	$137.10	$0	$171.38	$0	$205.65	$0
38	$142.27	$0	$177.84	$0	$213.40	$0
39	$147.83	$0	$184.79	$0	$221.74	$0
40	$153.55	$0	$191.94	$0	$230.33	$0
41	$161.05	$0	$201.32	$0	$241.58	$0
42	$168.78	$0	$210.97	$0	$253.17	$0
43	$175.15	$0	$218.94	$0	$262.73	$0
44	$184.81	$0	$231.02	$0	$277.22	$0
45	$195.29	$0	$244.11	$0	$292.93	$0
46	$206.72	$0	$258.40	$0	$310.08	$0
47	$218.79	$0	$273.48	$0	$328.18	$0
48	$232.53	$0	$290.66	$0	$348.79	$0

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 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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Transamerica Universal Life Insurance Rates UniversalLife10.2022.07.prod,shared,aws.KY.42101.3714.02/01/2025
Tobacco with Riders: TI, WML, CHR , EXT , RES

Issue Age	$100,000 Face Amount		$125,000 Face Amount		$150,000 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	$245.55	$0	$306.93	$0	$368.32	$0
50	$259.66	$0	$324.58	$0	$389.49	$0
51	$275.75	$0	$344.68	$0	$413.62	$0
52	$288.99	$0	$361.23	$0	$433.48	$0
53	$304.02	$0	$380.03	$0	$456.03	$0
54	$319.20	$0	$399.00	$0	$478.80	$0
55	$336.42	$0	$420.53	$0	$504.63	$0
56	$354.41	$0	$443.02	$0	$531.62	$0
57	$373.55	$0	$466.94	$0	$560.33	$0
58	$394.60	$0	$493.24	$0	$591.89	$0
59	$416.74	$0	$520.92	$0	$625.10	$0
60	$440.60	$0	$550.74	$0	$660.89	$0
61	$455.24	$0	$569.05	$0	$682.85	$0
62	$489.02	$0	$611.28	$0	$733.53	$0
63	$525.27	$0	$656.59	$0	$787.90	$0
64	$566.98	$0	$708.72	$0	$850.47	$0
65	$618.19		$772.73		$927.28	
66	$679.98		$849.97		$1,019.97	
67	$732.11		$915.14		$1,098.17	
68	$790.25		$987.81		$1,185.37	
69	$852.45		$1,065.57		$1,278.68	
70	$919.40		$1,149.25		$1,379.10	
71	$1,000.17		$1,250.21		$1,500.25	
72	$1,091.90		$1,364.87		$1,637.84	
73	$1,192.20		$1,490.24		$1,788.29	
74	$1,300.13		$1,625.16		$1,950.19	
75	$1,420.83		$1,776.04		$2,131.24	
76	$976.46		$1,220.58		$1,464.69	
77	$1,046.64		$1,308.30		$1,569.95	
78	$1,121.39		$1,401.73		$1,682.08	
79	$1,199.95		$1,499.94		$1,799.93	
80	$1,280.05		$1,600.06		$1,920.07	

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 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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Product Rate Sheet

PLAN OPTION 1
Transamerica Universal Life Insurance Rates UniversalLife10.2022.07.prod,shared,aws.KY.42101.3714.02/01/2025
Tobacco with Riders: TI, WML, CHR , EXT , RES

Issue Age	$175,000 Face Amount		$200,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
18	$123.45	$0	$141.09	$0
19	$127.35	$0	$145.54	$0
20	$131.04	$0	$149.75	$0
21	$135.05	$0	$154.34	$0
22	$138.74	$0	$158.55	$0
23	$143.17	$0	$163.62	$0
24	$147.18	$0	$168.20	$0
25	$151.69	$0	$173.35	$0
26	$158.18	$0	$180.77	$0
27	$164.27	$0	$187.74	$0
28	$169.32	$0	$193.50	$0
29	$175.12	$0	$200.14	$0
30	$180.75	$0	$206.57	$0
31	$189.88	$0	$217.00	$0
32	$196.56	$0	$224.64	$0
33	$203.06	$0	$232.07	$0
34	$210.92	$0	$241.05	$0
35	$219.09	$0	$250.39	$0
36	$231.63	$0	$264.72	$0
37	$239.93	$0	$274.20	$0
38	$248.97	$0	$284.54	$0
39	$258.70	$0	$295.65	$0
40	$268.72	$0	$307.10	$0
41	$281.84	$0	$322.10	$0
42	$295.36	$0	$337.55	$0
43	$306.52	$0	$350.30	$0
44	$323.42	$0	$369.62	$0
45	$341.75	$0	$390.57	$0
46	$361.76	$0	$413.44	$0
47	$382.88	$0	$437.57	$0
48	$406.92	$0	$465.05	$0

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 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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Tobacco with Riders: TI, WML, CHR , EXT , RES

Issue Age	$175,000 Face Amount		$200,000 Face Amount	
	Monthly Premium	Guaranteed Cash Value at Age 65	Monthly Premium	Guaranteed Cash Value at Age 65
49	$429.70	$0	$491.09	$0
50	$454.41	$0	$519.32	$0
51	$482.55	$0	$551.49	$0
52	$505.73	$0	$577.97	$0
53	$532.03	$0	$608.04	$0
54	$558.60	$0	$638.40	$0
55	$588.73	$0	$672.84	$0
56	$620.22	$0	$708.82	$0
57	$653.72	$0	$747.10	$0
58	$690.54	$0	$789.19	$0
59	$729.29	$0	$833.47	$0
60	$771.04	$0	$881.19	$0
61	$796.66	$0	$910.47	$0
62	$855.78	$0	$978.04	$0
63	$919.22	$0	$1,050.54	$0
64	$992.21	$0	$1,133.95	$0
65	$1,081.83		$1,236.37	
66	$1,189.96		$1,359.95	
67	$1,281.19		$1,464.22	
68	$1,382.93		$1,580.49	
69	$1,491.79		$1,704.90	
70	$1,608.95		$1,838.80	
71	$1,750.30		$2,000.34	
72	$1,910.82		$2,183.79	
73	$2,086.34		$2,384.39	
74	$2,275.22		$2,600.25	
75	$2,486.45		$2,841.65	
76	$1,708.81		$1,952.92	
77	$1,831.61		$2,093.27	
78	$1,962.43		$2,242.77	
79	$2,099.92		$2,399.90	
80	$2,240.08		$2,560.09	

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 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 26th 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 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 60th birthday or when the insurance is assigned to another party, whichever is earlier.

ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION 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 perform at least two Activities of Daily Living for a period of at least 90 days without human assistance; or has a severe cognitive impairment that requires substantial supervision for a period of at least 90 days to protect the insured from threats to their safety. Activities of Daily Living include bathing, continence, dressing, eating, toileting, and transferring.

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 Condition 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 Condition 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 Condition Rider. Paid-up certificate is not included when Extension of Benefits Rider and Benefit Restoration Rider are part of the same plan design.

If the insured had selected the one-time lump sum payment option under the Accelerated Death Benefit for Chronic Condition 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 Condition Rider.

Definitions Page

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 Condition 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 Condition 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

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 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 CONDITION 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:

- 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 Condition 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 Condition 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 Condition 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 Condition 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:

Limitations and Exclusions: What Doesn't Qualify

- 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

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**.

Notes

Policy Questions?

Visit: transamerica.com

Call: 888-763-7474

This is a brief summary of *Transamerica Universal Life Insurance*[SM] UL10 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy form series TMUL1000-0421 and TCUL1000-0421. Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

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