



# FINAL EXPENSE PRODUCTS

Transamerica Life Insurance Company | Monumental Life Insurance Company | Transamerica Financial Life Insurance Company

Immediate Solution, 10 Pay Solution & Easy Solution

## IMMEDIATE SOLUTION PRODUCT OVERVIEW

**PREMIUM PAYING PERIOD:** Level premiums to age 121

**AGE LAST BIRTHDAY ISSUE AGES:** 0-85

**MINIMUM ISSUE AMOUNT:** \$1,000

**MAXIMUM ISSUE AMOUNT:**

- 0-55 \$50,000
- 66-75 \$30,000
- 56-65 \$40,000
- 76-85 \$25,000

**BENEFIT PERIOD:** This product endows at age 121

**POLICY LOANS:** This policy loan rate is variable, not to exceed 8%

**ADDITIONAL BENEFITS/RIDERS:**

- Accelerated Death Benefit Rider (ADBR)<sup>1</sup> R05401
- Accelerated Death Benefit Rider with Nursing Home Option (NHO)<sup>1</sup> R05400
- Neither the Accelerated Death Benefit Rider nor the ADBR with Nursing Home Option is available in New York.

**OPTIONAL RIDER:**

- Accidental Death Benefit Rider (ADR10)
- Children's and Grandchildren's Benefit Rider (CR13)

## 10 PAY SOLUTION PRODUCT OVERVIEW

**PREMIUM PAYING PERIOD:** Level premiums for 10 years

**AGE LAST BIRTHDAY ISSUE AGES:** 0-85

**MINIMUM ISSUE AMOUNT:** \$1,000

**MAXIMUM ISSUE AMOUNT:**

- 0-55 \$50,000
- 66-75 \$30,000
- 56-65 \$40,000
- 76-85 \$25,000

**BENEFIT PERIOD:** This product endows at age 121

**POLICY LOANS:** This policy loan rate is variable, not to exceed 8%

**ADDITIONAL BENEFITS/RIDERS:**

- Accelerated Death Benefit Rider (ADBR)<sup>1</sup> R05401
- Accelerated Death Benefit Rider with Nursing Home Option (NHO)<sup>1</sup> R05400
- Neither the Accelerated Death Benefit Rider nor the ADBR with Nursing Home Option is available in New York.

<sup>1</sup>Accelerated Death Benefits will be available when the Insured has been diagnosed with a Qualifying Event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and Exclusions apply. Refer to the Rider for complete details.

## EASY SOLUTION PRODUCT OVERVIEW

**PREMIUM PAYING PERIOD:** Level premiums to age 121

**AGE LAST BIRTHDAY ISSUE AGES:** 18-80

**AGE LAST BIRTHDAY ISSUE AGES PA:** 18-70 Male  
18-76 Female

**MINIMUM ISSUE AMOUNT:** \$1,000

**MINIMUM ISSUE AMOUNT PA:** \$5,000

**MAXIMUM ISSUE AMOUNT:** \$25,000

**BENEFIT PERIOD:** This product endows at age 121

**DEATH BENEFIT:** Death Benefit during first two policy years is based on face amount for accidental death of insured, or will be limited to 110% of the sum of premiums paid (minus any loan balance) for death of insured from any other cause. Death Benefit after first two years is based on face amount for death of insured regardless of cause of death.

**POLICY LOANS:** This policy loan rate is variable, not to exceed 8%

**ADDITIONAL BENEFITS/RIDERS:** No riders available on this policy

### MODAL FACTORS

- |                |       |                |      |
|----------------|-------|----------------|------|
| • Monthly PAC: | 0.085 | • Semi-Annual: | 0.51 |
| • Quarterly:   | 0.26  | • Annual:      | 1.00 |

### POLICY FEES (FACE AMOUNTS LESS THAN \$5,000)

- |                        |                |         |                |         |
|------------------------|----------------|---------|----------------|---------|
| (Fully Commissionable) | • Monthly PAC: | \$5.00  | • Semi-Annual: | \$30.00 |
|                        | • Quarterly:   | \$15.00 | • Annual:      | \$60.00 |

### POLICY FEES (FACE AMOUNTS \$5,000+)

- |                        |                |         |                |         |
|------------------------|----------------|---------|----------------|---------|
| (Fully Commissionable) | • Monthly PAC: | \$3.50  | • Semi-Annual: | \$21.00 |
|                        | • Quarterly:   | \$10.50 | • Annual:      | \$42.00 |

*Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company and Monumental Life Insurance Company is authorized to conduct business in all other states.*

Immediate Solution 121, 10-Pay Solution and the Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, NY 10528 in New York and by Transamerica Life Insurance Company, or Monumental Life Insurance Company, Cedar Rapids, IA in all other jurisdictions. Policy Form Nos. WL08 and WL09. Policy form and number may vary, and these products and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

