LIFE PRODUCT GUIDE



Transamerica

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
Transamerica	TransNavigator	0 - 85	\$25,000	S&P 500 Index Account; Global Index Account; S&P 500 Plus Index Account; Global Plus Index Account	Accidental Death Benefit Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Guaranteed Insurability Benefit Rider Income Protection Option Long-Term Care Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Endorsement
	Trendsetter Super YRT	18 - 80	\$100,000	NA	Accelerated Death Benefit Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider
	Trendsetter Express Series Term (10/15/20/25/30 Years)	Issue Ages Vary by Face Amount Band 10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 58	\$25,000 - \$999,999	NA	Terminal Illness Accelerated Death Benefit Income Potection Option Waiver of Premium Rider Monthly Disability Income Rider Accidental Indemnity Rider Children's Insurance Rider
	Trendsetter Super Series Term (10/15/20/25/30 Years)	10 Year: 20 - 80 15 Year: 20 - 78 20 Year: 20 - 70 25 Year: 20 - 65 30 Year: 20 - 58	\$25,000	NA	Income Protection Option Accelerated Death Benefit Return of Premium Rider Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider
	Trendsetter LB (Living Benefits)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 58	\$25,000	NA	Chronic Illness Accelerated Death Benefits Critical Illness Accelerated Death Benefits Terminal Illness Accelerated Death Benefits Waiver of Premium Children's Insurance Accidental Indemnity Monthly Disability Income
	Transecure II	20 - 80	\$25,000 Qualified \$100,000 Nonqualified	NA	Built- in Full Death Benefit After Age 100 \$10 MM Face Amount Band Preferred "Zero Net Cost" Loans Accelerated Death Benefit Option Automatic Premium Payment Provisions Premium Loan Provision Coverage Continuation Option
	Guaranteed Whole Life	0 - 80	\$50,001 to \$3,000,000	NA	Waiver of Premium Children's Insurance Rider
	Guaranteed Whole Life Final Expense	0 - 80	\$2,000 to \$50,000	NA	N/A

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
Transamerica	TransACE Survivor	16 - 85	\$250,000	NA	Accelerated Death Benefit Automatic Premium Loan Estate Protection Rider Guaranteed Policy Split Option Honeymoon Provision Income Protection Option Multiflex Surrender Enhancement Endorsement Surrender Penalty Deferral Endorsement
	TransACE (GUL)	16 - 89	\$25,000 \$100,000 Select NS	NA	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Rider Waiver Provision Rider Accelerated Death Benefit Income Protection Option No-Lapse Guarantee Endorsement Multiflex Surrender Enhancement Endorsement Long-Term Care Rider
	TransAce CV (GUL)	0 - 75	\$25,000 \$100,000 Preferred Plus	NA	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Rider Waiver Provision Rider Accelerated Death Benefit Income Protection Option Multiflex Surrender Enhancement Endorsement
	TransULTRA SP (2006) & TransULTRA SP Plus (2006)	16 - 89	\$25,000 \$100,000 Select NS	NA	Income Protection Option (IPO) Honeymoon Provision Insured Exchange Option Option for Additional Insurance Surrender Annuity Option Surrender Penalty Deferral Endorsement Level Death Benefit and Plus-Premium Death Benefit Options