ABOUT *TRANSAMERICA UNIVERSAL LIFE INSURANCE*℠

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.

This is a brief summary of *Transamerica Universal Life Insurance*℠ UL10 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy Form Series TMUL10PA-0421 and TCUL10PA-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.

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**
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**

PLAN OPTION 1
Transamerica Universal Life Insurance Rates
Non-Tobacco with Riders: TI, WML, CHR

UniversalLife10.2022.07.prod,shared,aws.PA.18017.8211.01/01/2024

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*		$22.41	$0	$33.61	$0
19	N/A*		$22.66	$0	$33.99	$0
20	N/A*		$22.95	$0	$34.42	$0
21	N/A*		$24.54	$0	$36.81	$0
22	N/A*		$24.76	$0	$37.14	$0
23	N/A*		$25.15	$0	$37.72	$0
24	N/A*		$25.41	$0	$38.11	$0
25	N/A*		$25.71	$0	$38.57	$0
26	$14.35	$0	$28.69	$0	$43.04	$0
27	$14.54	$0	$29.08	$0	$43.62	$0
28	$14.67	$0	$29.34	$0	$44.01	$0
29	$14.85	$0	$29.69	$0	$44.54	$0
30	$15.04	$0	$30.08	$0	$45.12	$0
31	$16.82	$0	$33.64	$0	$50.45	$0
32	$17.04	$0	$34.07	$0	$51.10	$0
33	$17.34	$0	$34.67	$0	$52.00	$0
34	$17.62	$0	$35.23	$0	$52.84	$0
35	$17.90	$0	$35.79	$0	$53.68	$0
36	$19.74	$0	$39.48	$0	$59.22	$0
37	$20.18	$0	$40.35	$0	$60.53	$0
38	$20.49	$0	$40.98	$0	$61.46	$0
39	$20.95	$0	$41.89	$0	$62.83	$0
40	$21.38	$0	$42.76	$0	$64.14	$0
41	$23.42	$0	$46.84	$0	$70.26	$54
42	$23.85	$0	$47.70	$0	$71.55	$310
43	$24.37	$0	$48.73	$0	$73.09	$435
44	$24.90	$0	$49.80	$0	$74.69	$611
45	$25.48	$0	$50.95	$0	$76.43	$799
46	$28.83	$0	$57.66	$0	$86.49	$660
47	$29.34	$0	$58.67	$100	$88.00	$823
48	$29.95	$0	$59.89	$177	$89.84	$901

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 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: Pennsylvania
Rate Generation Date: August 7, 2023
SIC Code: 8211

PLAN OPTION 1
Transamerica Universal Life Insurance Rates
Non-Tobacco with Riders: TI, WML, CHR

UniversalLife10.2022.07.prod,shared,aws.PA.18017.8211.01/01/2024

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	$30.45	$0	$60.90	$345	$91.35	$1,122
50	$31.05	$0	$62.09	$510	$93.13	$1,319
51	$35.86	$0	$71.72	$71	$107.58	$589
52	$36.98	$0	$73.96	$110	$110.94	$609
53	$38.35	$0	$76.70	$87	$115.05	$538
54	$39.49	$0	$78.98	$146	$118.47	$589
55	$40.89	$0	$81.77	$0	$122.65	$196
56	$43.58	$0	$87.15	$0	$130.72	$0
57	$46.58	$0	$93.15	$0	$139.73	$0
58	$49.99	$0	$99.98	$0	$149.97	$0
59	$53.81	$0	$107.61	$0	$161.41	$0
60	$58.20	$0	$116.40	$0	$174.60	$0
61	$62.98	$0	$125.96	$0	$188.94	$0
62	$68.78	$0	$137.55	$0	$206.32	$0
63	$74.77	$0	$149.53	$0	$224.29	$0
64	$81.52	$0	$163.03	$0	$244.54	$0
65	$89.55		$179.10		$268.65	
66	$97.73		$195.46		$293.19	
67	$105.20		$210.40		$315.59	
68	$113.87		$227.74		$341.60	
69	$122.25		$244.49		$366.74	
70	$132.21		$264.42		$396.63	
71	$143.87		$287.73		$431.59	
72	$158.26		$316.51		$474.76	
73	$173.47		$346.94		$520.40	
74	$189.43		$378.85		$568.27	
75	$208.58		$417.15		$625.72	
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	

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 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.

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Issue State: Pennsylvania
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PLAN OPTION 1
Transamerica Universal Life Insurance Rates
Tobacco with Riders: TI, WML, CHR

UniversalLife10.2022.07.prod,shared,aws.PA.18017.8211.01/01/2024

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	$16.57	$0	$33.14	$0	$49.71	$0
19	$17.03	$0	$34.05	$0	$51.07	$0
20	$17.47	$0	$34.93	$0	$52.40	$0
21	$17.96	$0	$35.91	$0	$53.86	$0
22	$18.40	$0	$36.80	$0	$55.19	$0
23	$18.95	$0	$37.90	$0	$56.84	$0
24	$19.46	$0	$38.92	$0	$58.37	$0
25	$20.02	$0	$40.03	$0	$60.05	$0
26	$20.93	$0	$41.85	$0	$62.77	$0
27	$21.57	$0	$43.13	$0	$64.70	$0
28	$22.21	$0	$44.41	$0	$66.61	$0
29	$22.93	$0	$45.85	$0	$68.78	$0
30	$23.73	$0	$47.46	$0	$71.19	$0
31	$24.87	$0	$49.74	$0	$74.60	$0
32	$25.66	$0	$51.31	$0	$76.96	$0
33	$26.59	$0	$53.17	$0	$79.75	$0
34	$27.52	$0	$55.04	$0	$82.55	$0
35	$28.52	$0	$57.04	$0	$85.55	$0
36	$30.15	$0	$60.29	$0	$90.43	$0
37	$31.31	$0	$62.61	$0	$93.92	$0
38	$32.37	$0	$64.74	$0	$97.10	$0
39	$33.62	$0	$67.23	$0	$100.84	$0
40	$34.92	$0	$69.84	$0	$104.75	$0
41	$36.59	$0	$73.17	$0	$109.75	$0
42	$38.20	$0	$76.40	$0	$114.60	$0
43	$39.69	$0	$79.38	$0	$119.07	$0
44	$41.88	$0	$83.75	$0	$125.62	$0
45	$44.24	$0	$88.48	$0	$132.72	$0
46	$46.71	$0	$93.41	$0	$140.11	$0
47	$49.28	$0	$98.56	$0	$147.84	$0
48	$52.13	$0	$104.26	$0	$156.39	$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 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		$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	$54.97	$0	$109.93	$0	$164.89	$0
50	$58.10	$0	$116.19	$0	$174.29	$0
51	$61.41	$0	$122.81	$0	$184.22	$0
52	$64.15	$0	$128.30	$0	$192.45	$0
53	$67.41	$0	$134.81	$0	$202.22	$0
54	$70.45	$0	$140.90	$0	$211.34	$0
55	$74.04	$0	$148.08	$0	$222.12	$0
56	$77.72	$0	$155.44	$0	$233.16	$0
57	$81.69	$0	$163.38	$0	$245.07	$0
58	$85.80	$0	$171.60	$0	$257.39	$0
59	$90.14	$0	$180.28	$0	$270.42	$0
60	$95.04	$0	$190.07	$0	$285.10	$0
61	$97.19	$0	$194.37	$0	$291.55	$0
62	$104.27	$0	$208.53	$0	$312.80	$0
63	$111.95	$0	$223.89	$0	$335.84	$0
64	$119.98	$0	$239.96	$0	$359.94	$0
65	$129.12		$258.23		$387.34	
66	$142.74		$285.47		$428.20	
67	$153.06		$306.11		$459.17	
68	$165.28		$330.55		$495.82	
69	$176.91		$353.82		$530.73	
70	$190.21		$380.42		$570.63	
71	$205.57		$411.14		$616.70	
72	$224.48		$448.95		$673.43	
73	$244.13		$488.25		$732.37	
74	$264.32		$528.64		$792.95	
75	$288.43		$576.85		$865.27	
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 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.

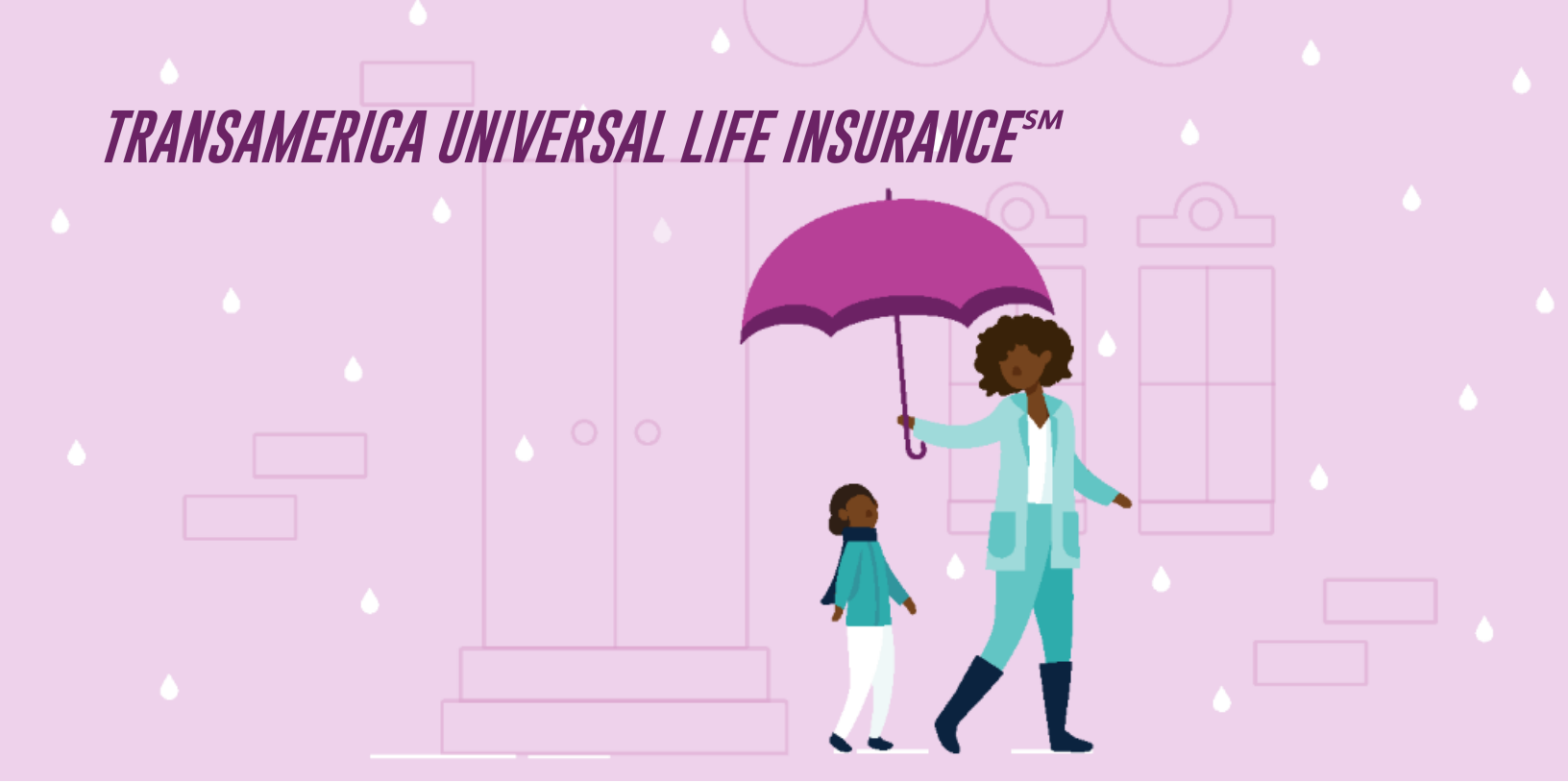
The insured will choose one of the following accelerated death benefit options under this rider:

- **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

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.

TRANSAMERICA UNIVERSAL LIFE INSURANCE℠



Transamerica Universal Life Insurance℠
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

Rider benefits will not be paid if the insured meets the requirements of the Eligibility for Benefits provision as a result of the following:

- An intentionally self-inflicted injury or attempted suicide
- The insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness
- The insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity

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

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