

# LIFE INSURANCE

## ULTIMA CHAMPION TERM

### Product Specifications

From Transamerica Life  
Insurance Company

#### Market Strengths

- Competitive term policy with face amounts starting at \$25,000
- More competitive in the younger issue ages
- Non-med underwriting up to \$99,999 for insureds 60 and younger

#### Policy Type

- Term to age 95
- Level premium term periods available for: 10, 15, 20 & 30 Years

#### Application

- L114 1207 (may vary by state)

#### Issue Ages Age Last Birthday

- 10 Year 18 - 80 All Classes
- 15 Year 18 - 75 Preferred Elite  
Preferred Plus  
Preferred  
Non-tobacco  
18 - 70 Tobacco  
Preferred Tobacco
- 20 Year 18 - 65 All Classes
- 30 Year 18 - 50 Preferred Elite  
Preferred Plus  
Preferred  
Non-tobacco  
18 - 45 Tobacco  
Preferred Tobacco
- 30 Term not available in WA  
10, 15, 20 Term capped at 60, 55, 50 respectively in WA

#### Minimum Face Amount

- \$25,000
- Preferred Classes are available for face amounts starting at \$100,000

#### Banding

- 1. \$ 25,000 - \$ 99,999
- 2. \$ 100,000 - \$ 249,999
- 3. \$ 250,000 - \$ 499,999
- 4. \$ 500,000 - \$ 999,999
- 5. \$ 1,000,000 and above

#### Minimum Premium Outlay

- \$10 or calculated premium, whichever is greater

#### Policy Fees

- Band 1: \$60 Annually
- Bands 2-5: \$30 Annually

#### Death Benefit Guarantee

- Age 95

#### Conversion

- Guaranteed conversion to age 70 or end of level premium period

#### Special Features

- Age Last Birthday
- Fully commissionable policy fee
- Settlement Option Endorsement

#### Available Riders

- Waiver of Premium Rider
- Children's Benefit Rider
- Monthly Disability Income Rider
- Additional Insured Rider
- Settlement Option Endorsement
- Critical Illness Accelerated Death Benefit Rider
- Terminal Illness Accelerated Death Benefit Rider\* (inherent)
- Return of Premium benefit\*\*

\* Benefits advanced under this option may be taxable.

\*\*The return of premium benefit is provided under an Intermediate Endowment Benefit Rider.

Ultima Champion Term (Policy form #TL05 0107) is a level premium term insurance product issued by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form and number may vary, and this product may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

**FOR PRODUCER USE ONLY. NOT FOR PUBLIC DISTRIBUTION.**