



8-YEAR FLAT EXTRA

PRODUCT

TransACE®

Less Than Perfect Health Doesn't Mean They Have to Settle for Less Than Competitive Premiums.

Clients deserve to have the most competitive premiums, regardless of a health rating. With the "8-year Flat Extra Equivalent," available on Transamerica Life Insurance Company's TransACE® guaranteed, no lapse universal life insurance policy, substandard applicants may be able to obtain substantial savings.

How Substandard Applicants Can Receive Lower Premiums

Using the "8-year Flat Extra Equivalent" calculator on the TransWare® illustration software, table rated applicants may be eligible to receive the benefits of standard premiums.

Example:



John, age 68 Nonsmoker Applies for a \$1 Million Policy*
Underwriting Decision: Table C Rating

Premium with Table C Rating:	\$ 47,144
Premium using 8-year Flat Extra Option:	\$ 44,699
PREMIUM SAVINGS:	\$2,445

For more information, contact your Transamerica representative or visit www.tatransact.com.

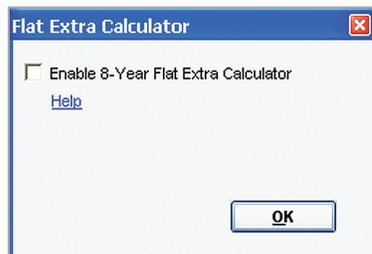
* TransACE: \$1 Million Policy, Male, age 68, NS Level Premium to age 111, Lifetime Death Benefit

Please Note: The Flat Extra Equivalent is not suitable for all clients. Target and policy values for a Flat Extra Equivalent policy are not equal to a Table rated policy.

TransACE® is a non-participating flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499 (Policy Form #1-12611107 (CVAT), Group Certificate #2-72336107 (CVAT) for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust). Policy form and number may vary, and this policy may not be available in all jurisdictions.

How to Calculate the Flat Extra Equivalent Calculator

Step 1: To access the functionality on TransWare®, simply click on the “Options” button at the top of the screen and select 8-Year Flat Extra. Once selected, you can choose to enable the calculator into your TransWare software.

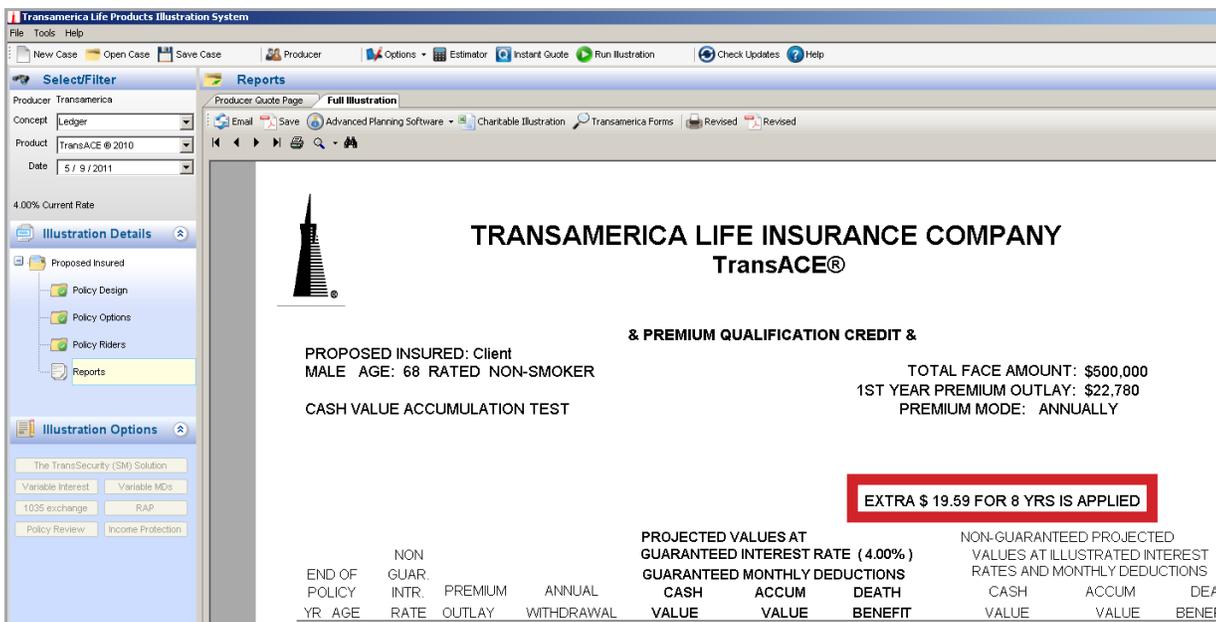
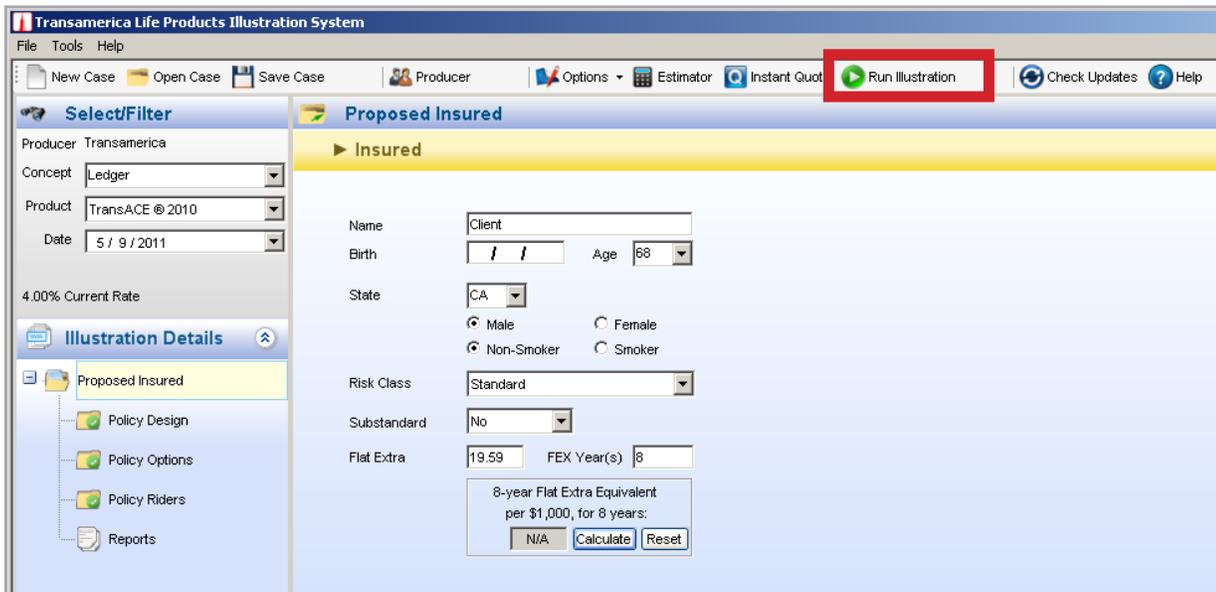


Step 2: Once the calculator is enabled, input all the necessary client information and policy face amount.

Step 3: Next, select the appropriate Table rating from the Substandard drop down menu and an 8-year Flat Extra Equivalent will automatically populate.

Step 4: To continue with your flat extra case, simply select the “Calculate” button and TransWare will move the flat extra into the Flat Extra field and populate the number of years for which it will apply. To discontinue with the use of the flat extra equivalent, simply select “Reset.”

Step 5: To illustrate your case, click on the “Run illustration” button and your illustration report will generate with the 8-Year Flat Extra Equivalent.



Transamerica Life Insurance Company

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