

Product Overview

Transamerica Life – TermSelect

Product Overview	Affordable, flexible term insurance plan. It is the perfect solution for growing families, growing businesses, or both. TermSelect offers all the protection you need, with a guaranteed premium rate that fits even the tightest budget.
Plan Type	Renewable and Convertible coverage in 5-, 10-, and 20-Year Term Non-Convertible & Renewable coverage in 5-, 10-, and 20-Year Term
Cost Of Insurance Premiums	Level Guaranteed COI or Term Guaranteed COI
Coverage Types	Single Life Joint First-To-Die (2 to 5 lives) Joint Last-To-Die (2 to 5 lives)
Min. Face Amount/Premium	\$50,000 for single lives \$100,000 for joint lives \$250,001 for preferred underwriting program \$125 min. premium (including \$50 policy fee) for base coverage \$75 min. premium when added as a rider \$500 annualized premium for joint plans
Issue Ages	16 – 70: 5- and 10- Year Term 16 – 60: 20-Year Term
Policy/Admin Fee	\$50 annually (guaranteed for single, joint and multiple life policies)
Special Features	Renewable to the policy anniversary nearest the insured's age 80 Convertible to the policy anniversary nearest the insured's age 71 Convertible to eligible universal and permanent life plans No new evidence insurability required unless face amount is increased or a change to smoker status Guaranteed renewal rates Policies and riders may be renewed to a different term at applicable renewal rates, for at least the minimum issue amount
Riders	Waiver of Premium Children's Insurance Rider Accidental Indemnity Rider

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