



TransNavigator[®]

INDEX UNIVERSAL LIFE INSURANCE QUICK FACTS

TransNavigator[®] is a flexible premium index universal life (IUL) insurance policy with a choice of index accounts. The IUL policy provides death benefit protection along with the potential to accumulate Policy Value. Available Policy Value may be accessed through tax-free loans or withdrawals to help supplement retirement income, college expenses, and other long-term income needs.

TransNavigator features include:

- **Domestic or Global Index Accounts:** Net premiums can be allocated to the S&P 500[®] Index Account and the Global Index Account.
- **Domestic or Global Plus Index Accounts:** Net premiums can be allocated to the S&P 500[®] Plus Index Account and/or the Global Plus Index Account. The Plus index accounts offer a higher cap and have an Index Account Monthly Charge of 1% annually (0.08333% monthly).
- **A Basic Interest Account** option with a guaranteed minimum interest rate of 2%.
- **Long Term Care (LTC) Rider:** A rider designed to provide a monthly benefit amount that accelerates the death benefit of the base policy once the insured is certified as a Chronically Ill individual and incurs monthly out of pocket expenses for Qualified Long Term Care services pursuant to a Plan of Care.
- **Loans:** Conventional and Index loans are available.
- **Persistency Credit:** Credits 3% of average annual premium received (net of loans and withdrawals) beginning in year 11.

Product Specifications

Product Name:	TransNavigator [®] IUL		
Issue Ages (Age nearest birthday):	0–85, except 0–75 in Florida; issue age 0 must be at least 15 days old		
Face Amount Bands:	Band 1: \$ 25,000–99,999 Band 2: \$ 100,000–249,999	Band 3: \$ 250,000–499,999 Band 4: \$ 500,000 +	
Guaranteed Minimum Interest Rates:	Index Accounts: 0% Basic Interest Account: 2%		
Death Benefit Options:	<ul style="list-style-type: none"> ■ Level <li style="margin-left: 20px;">■ Increasing 		
Underwriting Classification:	Select (Ages 18–70) Preferred Nonsmoker (Ages 18–70) Standard Nonsmoker (Ages 18–85)	Preferred Smoker (Ages 18–70) Standard Smoker (Ages 18–85) Juvenile (Ages 0–17)	
Minimum No-Lapse Guarantee Period¹:	ISSUE AGES: 0-45 YEARS: 20	46-60 TO AGE 65	61+ 5

Surrender Charges:	<table border="1"> <thead> <tr> <th>ISSUE/INCREASE AGE</th> <th>PERIOD FOR CHARGE</th> </tr> </thead> <tbody> <tr> <td>0–55</td> <td>15 years</td> </tr> <tr> <td>56</td> <td>14 years</td> </tr> <tr> <td>57</td> <td>13 years</td> </tr> <tr> <td>58</td> <td>12 years</td> </tr> <tr> <td>59</td> <td>11 years</td> </tr> <tr> <td>60+</td> <td>10 years</td> </tr> </tbody> </table>	ISSUE/INCREASE AGE	PERIOD FOR CHARGE	0–55	15 years	56	14 years	57	13 years	58	12 years	59	11 years	60+	10 years
ISSUE/INCREASE AGE	PERIOD FOR CHARGE														
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Monthly Policy Fee:	<p>Current: \$10 per month Guaranteed: \$12 per month; this fee drops to zero at age 121</p>														
Premium Expense Charge:	Premium expense charges vary by age, sex and risk class. Please refer to the TransNavigator IUL Product Guide (OL 3196) for additional information.														
Persistency Credit:	A guaranteed annual persistency credit will be applied to the policy value starting at the beginning of policy year 11 through Attained Age 100. A credit of 3% of the average of annual premiums received (net of loans and withdrawals) will be applied according to premium allocation instructions.														
Policy Loans²:	<p>Availability: Conventional loans are available after the free look period ends. Index loans will be available after the third policy anniversary. Loans are available as long as there is sufficient Policy Value.</p> <p>Minimum: \$500 or the maximum loan amount. No minimum in FL.</p> <p>Maximum: 100% of the policy value, minus the loan balance, minus the loan interest that will accrue prior to the next anniversary, minus the greater of the surrender charge or two Monthly Deductions.</p> <p>Excess Index Interest will not be credited on amounts taken as conventional loans from an Index Account Segment prior to the end of the Segment Period.</p> <p>Loan features vary by jurisdiction.</p>														
Withdrawals²:	<p>Available after the first policy year</p> <p>Minimum: \$500</p> <p>Maximum: The maximum withdrawal amount is the Policy Value minus any loan balance, minus the amount of Surrender Charge that would be charged on a full surrender of the policy, minus \$500.</p> <p>Processing Fee: Currently – \$0. Guaranteed maximum – \$25.</p> <p>Withdrawals are subject to partial surrender charges during a surrender charge period</p> <p>Excess Index Interest will not be credited on amounts taken as withdrawals from an Index Account Segment prior to the end of the Segment Period.</p> <p>Withdrawal limits vary by jurisdiction.</p>														

Client Profile may include:

- Clients looking for a death benefit with Policy Value accumulation potential.
- Clients seeking to supplement their retirement income or long term income needs.
- Clients looking to help pay for unexpected long term care expenses.
- Business owners establishing an executive bonus for an employee.

Available Riders/Endorsements³:

- Accidental Death Benefit Rider
- Base Insured Rider (BIR)
- Children’s Benefit Rider (CBR)
- Disability Waiver of Monthly Deductions Rider
- Disability Waiver of Premium Rider
- Guaranteed Insurability Benefit Rider
- Income Protection Option (IPO)
- Long Term Care (LTC) Rider
- Overloan Protection Rider (OPR)
- Terminal Illness Accelerated Death Benefit Endorsement

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Please read the full disclaimer in TransNavigator IUL policy regarding the Hang Seng Index in relation to the policy.

¹Risk of policy lapse increases if the minimum no-lapse premium set forth in the policy is not paid regularly. If a cash withdrawal or a loan is taken, the Face Amount is increased, the death benefit option is changed, or if a rider is added or the amount of a rider is increased, additional premiums may be required in order to keep the No-Lapse Guarantee in effect. If the requirements of the No Lapse Guarantee are not met and the Net Cash Surrender Value is not enough to meet the monthly deductions and charges, a grace period will begin and the policy will lapse at the end of the grace period unless sufficient payment is made. After the No-Lapse Guarantee Period or if the cumulative Minimum Monthly No Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Allowing the policy to lapse and terminate may result in adverse tax consequences.

²Withdrawals and policy loans can only be made in accordance with policy provisions and if the policy has accumulated sufficient value. Loans, withdrawals and death benefit accelerations will reduce the policy value and death benefit. Withdrawals are subject to Partial Surrender Charges if they occur during a surrender charge period and result in a face decrease. Loans are subject to interest charges. If a policy lapses while a loan is outstanding, adverse tax consequences may result. Policy loans are generally not taxable when taken and cash withdrawals are not taxable until they exceed basis in the policy. However, if the policy is treated as a Modified Endowment Contract (MEC) by IRC Sec. 7702A, withdrawals and loans are taxable at an ordinary income tax rate when taken to the extent of gain in the contract and the gain may also be subject to a 10% federal income tax penalty if taken prior to age 59½. Cash distributions associated with benefit reductions, including reductions caused by withdrawals during the first 15 years, may be taxable. Policy owners should consult with their tax advisor regarding their particular situation. Loan features vary by states. The company reserves the right to discontinue index loans at any time and to convert existing index loans to conventional loans.

³Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. For complete details, including the terms and conditions of each rider and exact coverage provided, please refer to the product guide.

TransNavigator®, Policy Form #ICC14 IUL08 REV or IUL08 REV, is a flexible premium index universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Form and rider numbers may vary by jurisdiction.

Even though the interest credited to the policy's Index Accounts may be affected by the index(es), this life insurance policy is not an investment in the stock market(s) or the index(es) and does not participate in any stock or investments. Any guarantees associated with this policy are based on the claims paying ability of the insurance company.

Transamerica Life Insurance Company and its agents and representatives do not give tax or legal advice. This material and the concepts presented here are for informational purposes only and should not be construed as tax or legal advice. Clients and other interested parties must consult with and rely solely upon their own independent advisors regarding their particular situation and the concepts presented here.

This is a brief overview of TransNavigator IUL. For complete details, including fees and charges, please refer to the product guide.

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Not available in New York.

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