Trans Select® 10 Group Term Life Insurance

Plan Option 1 Semi-Monthly Non-Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider, Critical Care Rider (25%) and Child Term Rider

Issue Age	\$25,000 Face Amount	\$50,000 Face Amount	\$75,000 Face Amount	Issue Age	\$25,000 Face Amount	\$50,000 Face Amount	\$75,0 Face An
16	\$2.16	\$4.33	\$6.50	51	\$9.84	\$19.69	\$29
17	\$2.16	\$4.33	\$6.50	52	\$10.20	\$20.39	\$30
18	\$2.16	\$4.33	\$6.50	53	\$10.62	\$21.25	\$31
19	\$2.17	\$4.35	\$6.53	54	\$11.02	\$22.04	\$33
20	\$2.19	\$4.37	\$6.56	55	\$11.76	\$23.52	\$35
21	\$2.20	\$4.39	\$6.59	56	\$12.77	\$25.54	\$38
22	\$2.24	\$4.48	\$6.72	57	\$13.73	\$27.46	\$41
23	\$2.25	\$4.50	\$6.75	58	\$14.83	\$29.66	\$44
24	\$2.30	\$4.60	\$6.90	59	\$15.97	\$31.94	\$47
25	\$2.31	\$4.62	\$6.94	60	\$17.24	\$34.48	\$51
26	\$2.37	\$4.75	\$7.12	Amount	s below this line	do not include t	he Waive
27	\$2.47	\$4.94	\$7.40	61	\$18.66	\$37.33	\$56
28	\$2.54	\$5.08	\$7.62	62	\$19.87	\$39.75	\$59
29	\$2.61	\$5.23	\$7.84	63	\$21.11	\$42.23	\$63
30	\$2.67	\$5.35	\$8.03	64	\$22.48	\$44.96	\$67
31	\$2.76	\$5.52	\$8.28	65	\$24.69	\$49.37	\$74
32	\$2.86	\$5.73	\$8.59	66	\$26.98	\$53.96	\$80
33	\$2.98	\$5.96	\$8.94	67	\$29.21	\$58.41	\$87
34	\$3.20	\$6.39	\$9.59	68	\$31.39	\$62.79	\$94
35	\$3.45	\$6.89	\$10.34	69	\$36.54	\$73.08	\$109
36	\$3.78	\$7.56	\$11.34	70	\$51.22	\$102.44	\$153
37	\$4.14	\$8.29	\$12.44	Amou	nts below this lir	ne do not include	the CCR
38	\$4.31	\$8.62	\$12.94				
39	\$4.65	\$9.31	\$13.97	71	\$55.94	\$111.87	\$167
40	\$4.96	\$9.91	\$14.87	72	\$63.31	\$126.62	\$189
41	\$5.32	\$10.64	\$15.97	73	\$72.81	\$145.62	\$218
42	\$5.80	\$11.60	\$17.40	74	\$82.99	\$165.98	\$248
43	\$6.12	\$12.25	\$18.37	75	\$94.21	\$188.41	\$282
44	\$6.63	\$13.27	\$19.90				
45	\$7.00	\$14.00	\$21.00				
46	\$7.44	\$14.87	\$22.31				
47	\$7.89	\$15.79	\$23.69				
48	\$8.38	\$16.77	\$25.15				
	\$8.90	\$17.81	\$26.72				
49	Ψ0.00	ΨΙΙΙΟΙ	ΨΖΟ.1 Ζ				

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for \$0.63 Semi-Monthly per \$5,000

Issue State: Hawaii Rate generation date: October 8, 2018

Trans Select® 10 Group Term Life Insurance

Plan Option 1 Semi-Monthly Tobacco Rates
Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider, Critical Care Rider (25%) and Child Term Rider

Issue Age	\$25,000 Face Amount	\$50,000 Face Amount	\$75,000 Face Amount		Issue Age	\$25,000 Face Amount	\$50,000 Face Amount	\$75 Face
16	\$3.17	\$6.35	\$9.53		51	\$18.56	\$37.12	\$5
17	\$3.17	\$6.35	\$9.53		52	\$19.64	\$39.29	\$5
18	\$3.17	\$6.35	\$9.53		53	\$20.92	\$41.85	\$6
19	\$3.20	\$6.39	\$9.59		54	\$22.55	\$45.10	\$6
20	\$3.22	\$6.44	\$9.65		55	\$24.50	\$49.00	\$7
21	\$3.24	\$6.48	\$9.72		56	\$25.87	\$51.75	\$7
22	\$3.29	\$6.58	\$9.87		57	\$28.44	\$56.87	\$8
23	\$3.31	\$6.62	\$9.94		58	\$31.09	\$62.19	\$9
24	\$3.36	\$6.73	\$10.09		59	\$33.45	\$66.89	\$10
25	\$3.39	\$6.79	\$10.19		60	\$36.46	\$72.91	\$10
26	\$3.45	\$6.89	\$10.34		Amoun	ts below this line	do not include t	he Waiv
27	\$3.67	\$7.35	\$11.03		61	\$38.66	\$77.33	\$1
28	\$3.77	\$7.54	\$11.31		62	\$41.12	\$82.25	\$1:
29	\$3.98	\$7.96	\$11.94		63	\$44.49	\$88.98	\$1
30	\$4.14	\$8.29	\$12.44		64	\$48.27	\$96.54	\$14
31	\$4.29	\$8.58	\$12.87		65	\$52.92	\$105.85	\$1
32	\$4.46	\$8.91	\$13.37		66	\$58.42	\$116.85	\$ 1 ⁻
33	\$4.69	\$9.37	\$14.06		67	\$64.06	\$128.12	\$19
34	\$4.99	\$9.98	\$14.97		68	\$68.69	\$137.37	\$2
35	\$5.37	\$10.75	\$16.12		69	\$73.92	\$147.85	\$2
36	\$5.97	\$11.94	\$17.90		70	\$84.64	\$169.29	\$2
37	\$6.54	\$13.08	\$19.62		Amou	unts below this li	ne do not include	the CC
38	\$7.08	\$14.16	\$21.25				* 122.22	
39	\$7.91	\$15.83	\$23.75	_	71	\$84.01	\$168.02	\$2
40	\$8.79	\$17.58	\$26.37		72	\$93.45	\$186.89	\$28
41	\$9.78	\$19.56	\$29.34		73	\$106.94	\$213.87	\$32
42	\$10.70	\$21.39	\$32.09		74	\$121.77	\$243.54	\$36
43	\$11.37	\$22.75	\$34.12		75	\$136.05	\$272.10	\$40
44	\$12.15	\$24.31	\$36.47					
45	\$12.77	\$25.54	\$38.31					
46	\$13.46	\$26.91	\$40.37					
47	\$14.59	\$29.19	\$43.78					
48	\$15.58	\$31.16	\$46.75					
49	\$16.53	\$33.06	\$49.59					
50	\$17.47	\$34.94	\$52.40					

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for \$0.63 Semi-Monthly per \$5,000

Issue State: Hawaii Rate generation date: October 8, 2018

Trans Select[™] 10 group term life insurance

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



Plan Option 1 Semi-Monthly Non-Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider, Critical Care Rider (25%) and Child Term Rider

Issue Age	\$100,000 Face Amount	\$150,000 Face Amount	\$200,000 Face Amount	Issue Age	\$100,000 Face Amount	\$150,000 Face Amount	\$200,000 Face Amou
16	\$8.66	\$13.00	\$17.33	51	\$39.37	\$59.06	\$78.75
17	\$8.66	\$13.00	\$17.33	52	\$40.79	\$61.19	\$81.58
18	\$8.66	\$13.00	\$17.33	53	\$42.50	\$63.75	\$85.00
19	\$8.71	\$13.06	\$17.41	54	\$44.08	\$66.12	\$88.16
20	\$8.75	\$13.12	\$17.50	55	\$47.04	\$70.56	\$94.08
21	\$8.79	\$13.19	\$17.58	56	\$51.08	\$76.62	\$102.16
22	\$8.96	\$13.44	\$17.91	57	\$54.91	\$82.37	\$109.83
23	\$9.00	\$13.50	\$18.00	58	\$59.33	\$89.00	\$118.66
24	\$9.21	\$13.81	\$18.41	59	\$63.87	\$95.81	\$127.75
25	\$9.25	\$13.87	\$18.50	60	\$68.96	\$103.44	\$137.91
26	\$9.50	\$14.25	\$19.00	Amount	s below this line	do not include t	he Waiver Ric
27	\$9.87	\$14.81	\$19.75	61	\$74.66	\$112.00	\$149.33
28	\$10.16	\$15.25	\$20.33	62	\$79.50	\$119.25	\$159.00
29	\$10.46	\$15.69	\$20.91	63	\$84.46	\$126.69	\$168.91
30	\$10.71	\$16.06	\$21.41	64	\$89.91	\$134.87	\$179.83
31	\$11.04	\$16.56	\$22.08	65	\$98.75	\$148.12	\$197.50
32	\$11.46	\$17.19	\$22.91	66	\$107.91	\$161.87	\$215.83
33	\$11.91	\$17.87	\$23.83	67	\$116.83	\$175.25	\$233.66
34	\$12.79	\$19.19	\$25.58	68	\$125.58	\$188.37	\$251.16
35	\$13.79	\$20.69	\$27.58	69	\$146.16	\$219.25	\$292.33
36	\$15.12	\$22.69	\$30.25	70	\$204.87	\$307.31	\$409.75
37	\$16.58	\$24.87	\$33.16	Amou	nts below this lir	ne do not include	the CCR Rid
38	\$17.25	\$25.87	\$34.50				
39	\$18.62	\$27.94	\$37.25	71	\$223.75	\$335.62	\$447.50
40	\$19.83	\$29.75	\$39.66	72	\$253.25	\$379.87	\$506.50
41	\$21.29	\$31.94	\$42.58	73	\$291.25	\$436.87	\$582.50
42	\$23.21	\$34.81	\$46.41	74	\$331.96	\$497.94	\$663.91
43	\$24.50	\$36.75	\$49.00	75	\$376.83	\$565.25	\$753.66
44	\$26.54	\$39.81	\$53.08				
45	\$28.00	\$42.00	\$56.00				
46	\$29.75	\$44.62	\$59.50				
47	\$31.58	\$47.37	\$63.16				
48	\$33.54	\$50.31	\$67.08				
49	\$35.62	\$53.44	\$71.25				
50	\$37.41	\$56.12	\$74.83				

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for \$0.63 Semi-Monthly per \$5,000

This custom plan design is incomplete without a state-specific proposal which describes the benefits, exclusions, and limitations of policy form CPVTL200.

Issue State: Hawaii

Rate generation date: September 12, 2022

Trans Select[™] 10 group term life insurance

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



Plan Option 1 Semi-Monthly Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider, Critical Care Rider (25%) and Child Term Rider

Issue Age	\$100,000 Face Amount	\$150,000 Face Amount	\$200,000 Face Amount	Issue Age	\$100,000 Face Amount	\$150,000 Face Amount	\$200,000 Face Amoun
16	\$12.71	\$19.06	\$25.41	51	\$74.25	\$111.37	\$148.50
17	\$12.71	\$19.06	\$25.41	52	\$78.58	\$117.87	\$157.16
18	\$12.71	\$19.06	\$25.41	53	\$83.71	\$125.56	\$167.41
19	\$12.79	\$19.19	\$25.58	54	\$90.21	\$135.31	\$180.41
20	\$12.87	\$19.31	\$25.75	55	\$98.00	\$147.00	\$196.00
21	\$12.96	\$19.44	\$25.91	56	\$103.50	\$155.25	\$207.00
22	\$13.16	\$19.75	\$26.33	57	\$113.75	\$170.62	\$227.50
23	\$13.25	\$19.87	\$26.50	58	\$124.37	\$186.56	\$248.75
24	\$13.46	\$20.19	\$26.91	59	\$133.79	\$200.69	\$267.58
25	\$13.58	\$20.37	\$27.16	60	\$145.83	\$218.75	\$291.66
26	\$13.79	\$20.69	\$27.58	Amount	ts below this line	do not include t	he Waiver Rid
27	\$14.71	\$22.06	\$29.41	61	\$154.66	\$232.00	\$309.33
28	\$15.08	\$22.62	\$30.16	62	\$164.50	\$246.75	\$329.00
29	\$15.91	\$23.87	\$31.83	63	\$177.96	\$266.94	\$355.91
30	\$16.58	\$24.87	\$33.16	64	\$193.08	\$289.62	\$386.16
31	\$17.16	\$25.75	\$34.33	65	\$211.71	\$317.56	\$423.41
32	\$17.83	\$26.75	\$35.66	66	\$233.71	\$350.56	\$467.41
33	\$18.75	\$28.12	\$37.50	67	\$256.25	\$384.37	\$512.50
34	\$19.96	\$29.94	\$39.91	68	\$274.75	\$412.12	\$549.50
35	\$21.50	\$32.25	\$43.00	69	\$295.71	\$443.56	\$591.41
36	\$23.87	\$35.81	\$47.75	70	\$338.58	\$507.87	\$677.16
37	\$26.16	\$39.25	\$52.33	Amou	ınts below this liı	ne do not include	the CCR Ride
38	\$28.33	\$42.50	\$56.66				
39	\$31.66	\$47.50	\$63.33	71	\$336.04	\$504.06	\$672.08
40	\$35.16	\$52.75	\$70.33	72	\$373.79	\$560.69	\$747.58
41	\$39.12	\$58.69	\$78.25	73	\$427.75	\$641.62	\$855.50
42	\$42.79	\$64.19	\$85.58	74	\$487.08	\$730.62	\$974.16
43	\$45.50	\$68.25	\$91.00	75	\$544.21	\$816.31	\$1,088.41
44	\$48.62	\$72.94	\$97.25				
45	\$51.08	\$76.62	\$102.16				
46	\$53.83	\$80.75	\$107.66				
47	\$58.37	\$87.56	\$116.75				
48	\$62.33	\$93.50	\$124.66				
49	\$66.12	\$99.19	\$132.25				
50	\$69.87	\$104.81	\$139.75				

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for \$0.63 Semi-Monthly per \$5,000

This custom plan design is incomplete without a state-specific proposal which describes the benefits, exclusions, and limitations of policy form CPVTL200.

Issue State: Hawaii

Rate generation date: September 12, 2022

Summary of Benefits

Accelerated Death Benefit for Critical Care Condition Rider (Rider Form Series CRCCVT00) - If included in the plan design, accelerates a portion of the life insurance death benefit if an insured person is first diagnosed with a covered critical care condition (cancer, heart attack, major organ transplant surgery, renal failure, or stroke), after the 30-day waiting period.

When exercised, an administrative fee of \$250 will be deducted from the benefit payment. The accelerated amount will be deducted from the life insurance death benefit and this rider will terminate.

Accelerated Death Benefit for Terminal Illness Rider (Rider Form Series CRTIVT00) - If included in the plan design, accelerates a portion of the life insurance death benefit if an insured person is first diagnosed with a terminal illness which, in the best medical judgment, will result in death within 12 months.

When exercised, an administrative fee of \$100 plus 12 months advanced interest will be deducted from the life insurance benefit payment. The accelerated amount will be deducted from the death benefit and this rider will terminate.

Child Term Insurance Rider (Rider Form Series CRCHL200) - If included in the plan design, allows an insured employee or spouse (but not both) to insure all eligible children for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier.

Waiver of Premium Due to Layoff or Strike Rider (Rider Form Series CRWPL200) - If included in the plan design, waives the premium for up to six months per 12-month period if the employee is involuntary laid off or on a covered strike. Benefits are limited to three layoffs/strikes per 12-month period and are based on the employee's layoff/strike only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to layoff/strike. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.