

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML, WMD, 25% CCR, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$50,000 Face Amount				\$75,000 Face Amount			\$100,000 Face Amount				
Issue Age	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age	
16	11.43	0		17.14	542		22.85	1,710		16	
17	11.77	0		17.65	979		23.53	2,273		17	
18	12.10	42		18.14	1,437		24.19	2,845		18	
19	12.47	283		18.72	1,816		24.95	3,270		19	
20	13.01	508	18,218	19.52	2,065	27,351	26.02	3,597	36,436	20	
21	13.62	867		20.44	2,582		27.25	4,224		21	
22	14.02	1,187		21.03	2,945		28.04	4,727		22	
23	14.56	1,400		21.84	3,244		29.12	5,077		23	
24	15.22	1,673		22.83	3,590		30.45	5,528		24	
25	15.77	2,021	17,612	23.65	4,035	26,375	31.54	6,111	35,225	25	
26	16.41	2,180		24.61	4,258		32.82	6,357		26	
27	17.08	2,371		25.62	4,517		34.16	6,644		27	
28	17.75	2,717		26.62	4,984		35.50	7,261		28	
29	18.65	2,903		27.98	5,235		37.30	7,551		29	
30	19.41	3,100	16,856	29.12	5,490	25,303	38.82	7,865	33,712	30	
31	20.30	3,267		30.45	5,683		40.61	8,130		31	
32	21.20	3,545		31.81	6,085		42.41	8,610		32	
33	22.14	3,806		33.21	6,421		44.28	9,036		33	
34	23.06	3,977		34.58	6,639		46.12	9,329		34	
35	23.95	4,200	16,017	35.92	6,947	24,026	47.90	9,694	32,053	35	
36	25.31	4,338		37.97	7,124		50.62	9,898		36	
37	26.74	4,382		40.11	7,154		53.49	9,938		37	
38	28.22	4,576		42.33	7,415		56.44	10,254		38	
39	29.74	4,686		44.60	7,534		59.47	10,391		39	
40	31.58	4,669	14,573	47.37	7,497	21,863	63.16	10,321	29,153	40	
41	33.33	4,668		50.00	7,469		66.67	10,270		41	
42	35.07	4,755		52.61	7,576		70.14	10,385		42	
43	37.00	4,751		55.50	7,537		74.00	10,320		43	
44	38.86	4,719		58.30	7,471		77.73	10,216		44	
45	40.78	4,682	12,648	61.16	7,375	18,963	81.55	10,072	25,287	45	
46	43.58	4,782		65.37	7,501		87.15	10,221		46	
47	46.43	4,872		69.64	7,616		92.87	10,370		47	
48	49.52	4,869		74.28	7,589		99.04	10,312		48	
49	52.52	4,924		78.79	7,659		105.05	10,382		49	
50	55.80	4,870	11,003	83.69	7,544	16,500	111.59	10,223	21,999	50	
51	59.11	4,808		88.67	7,437		118.23	10,069		51	
52	62.54	4,724		93.81	7,288		125.08	9,854		52	
53	66.38	4,533		99.57	6,984		132.76	9,436		53	
54	69.98	4,407		104.98	6,779		139.97	9,148		54	
55	73.61	4,142	8,463	110.42	6,363	12,696	147.22	8,580	16,926	55	
56	77.55	3,735		116.32	5,731		155.09	7,728		56	
57	83.12	2,850		124.68	4,388		166.24	5,928		57	
58	88.87	2,092		133.29	3,233		177.73	4,377		58	
59	94.81	1,362		142.21	2,124		189.62	2,888		59	
60	101.55	631	3,018	152.33	1,016	4,529	203.10	1,398	6,037	60	
61	108.50	162		162.76	297		217.01	431		61	
62	116.26	0		174.40	0		232.53	0		62	
63	124.52	0		186.78	0		249.04	0		63	
64	133.27	0		199.90	0		266.54	0		64	
65	140.34			210.50			280.67			65	
66	151.29			226.95			302.59			66	
67	161.95			242.92			323.90			67	
68	174.30			261.44			348.59			68	
69	186.39			279.58			372.77			69	
70	200.30			300.45			400.61			70	
71	201.41			302.12			402.83			71	
72	217.20			325.81			434.41			72	
73	233.55			350.32			467.10			73	
74	250.49			375.73			500.97			74	
75	270.68			406.02			541.36			75	
76	225.67			338.51			451.35			76	
77	239.55			359.34			479.11			77	
78	254.36			381.53			508.71			78	
79	269.92			404.87			539.83			79	
80	286.39			429.59			572.79			80	

Solve for Target Premium – A100

\* Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. WML and WMD not included in Issue Ages 56+. CCR not included in Issue Ages 71+. TI, LBR, EXT, RES not included in Issue Ages 76+. The Child Term Rider may be added for additional premium of \$1.25 SemiMonthly24 per \$10,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

1/15/2016

Issue State: HI Ver: 3.0.0.2147

# TransElite HCV - Universal Life Insurance

With Riders: TI, WML, WMD, 25% CCR, LBR, EXT

Tobacco

Death Benefit Option: A



\$50,000 Face Amount				\$75,000 Face Amount			\$100,000 Face Amount				
Issue Age	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age	
16	15.57	0		23.35	0		31.13	0		16	
17	16.04	0		24.06	0		32.07	0		17	
18	16.47	0		24.70	0		32.94	0		18	
19	17.05	0		25.57	0		34.10	0		19	
20	17.76	0	20,643	26.65	0	30,991	35.53	0	41,339	20	
21	18.56	0		27.85	0		37.13	0		21	
22	19.12	0		28.67	0		38.23	0		22	
23	19.89	0		29.83	0		39.77	0		23	
24	20.72	0		31.08	0		41.44	0		24	
25	21.44	0	19,927	32.16	0	29,870	42.88	0	39,816	25	
26	22.38	0		33.57	0		44.76	0		26	
27	23.44	0		35.15	0		46.87	0		27	
28	24.64	0		36.95	0		49.27	0		28	
29	25.82	0		38.73	0		51.64	480		29	
30	27.12	0	18,949	40.68	255	28,416	54.24	962	37,898	30	
31	28.44	0		42.66	753		56.87	1,569		31	
32	29.72	372		44.58	1,390		59.44	2,393		32	
33	31.10	690		46.65	1,803		62.20	2,947		33	
34	32.60	944		48.91	2,176		65.20	3,384		34	
35	33.90	1,271	17,817	50.84	2,606	26,715	67.79	3,961	35,634	35	
36	35.72	1,442		53.58	2,840		71.44	4,230		36	
37	37.72	1,586		56.58	3,021		75.45	4,450		37	
38	39.78	1,807		59.66	3,300		79.56	4,816		38	
39	41.90	1,970		62.85	3,522		83.80	5,079		39	
40	44.27	1,998	15,906	66.41	3,539	23,867	88.54	5,069	31,821	40	
41	46.59	2,133		69.88	3,696		93.17	5,262		41	
42	48.97	2,237		73.45	3,825		97.95	5,427		42	
43	51.46	2,305		77.19	3,898		102.92	5,496		43	
44	54.13	2,316		81.20	3,889		108.27	5,462		44	
45	56.41	2,431	13,743	84.62	4,036	20,620	112.83	5,642	27,497	45	
46	59.99	2,631		89.98	4,303		119.98	5,982		46	
47	63.66	2,854		95.49	4,614		127.32	6,377		47	
48	67.59	2,932		101.39	4,708		135.19	6,485		48	
49	71.44	3,087		107.17	4,917		142.89	6,744		49	
50	75.56	3,114	12,006	113.34	4,934	18,013	151.12	6,751	24,014	50	
51	79.81	3,144		119.71	4,951		159.61	6,761		51	
52	84.15	3,128		126.22	4,908		168.30	6,691		52	
53	89.02	2,991		133.54	4,685		178.05	6,376		53	
54	93.74	2,948		140.60	4,592		187.47	6,238		54	
55	98.60	2,753	9,116	147.90	4,284	13,674	197.20	5,816	18,232	55	
56	102.43	2,547		153.65	3,957		204.87	5,368		56	
57	108.88	1,704		163.33	2,677		217.77	3,646		57	
58	115.43	1,060		173.15	1,691		230.86	2,321		58	
59	122.26	488		183.39	815		244.52	1,144		59	
60	129.76	0	3,407	194.64	0	5,111	259.52	12	6,814	60	
61	137.76	0		206.63	0		275.51	0		61	
62	146.36	0		219.55	0		292.73	0		62	
63	155.21	0		232.81	0		310.42	0		63	
64	164.23	0		246.35	0		328.47	0		64	
65	174.42			261.64			348.85			65	
66	187.39			281.08			374.78			66	
67	199.84			299.76			399.68			67	
68	214.38			321.57			428.75			68	
69	228.62			342.93			457.24			69	
70	244.96			367.44			489.92			70	
71	240.25			360.37			480.50			71	
72	258.79			388.18			517.58			72	
73	277.84			416.76			555.68			73	
74	297.48			446.22			594.96			74	
75	321.24			481.85			642.48			75	
76	261.68			392.52			523.36			76	
77	276.94			415.40			553.87			77	
78	293.03			439.54			586.06			78	
79	309.96			464.95			619.92			79	
80	327.81			491.72			655.62			80	

Solve for Target Premium – A100

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Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

1/15/2016

Issue State: HI Ver: 3.0.0.2147

# TransElite HCV - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, WMD, 25% CCR, LBR, EXT

Non-Tobacco

Death Benefit Option: A



\$125,000 Face Amount				\$150,000 Face Amount			\$200,000 Face Amount			
Issue Age	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age
16	28.56	2,876		34.28	4,089		45.70	6,439		16
17	29.41	3,553		35.30	4,862		47.06	7,435		17
18	30.24	4,268		36.28	5,648		48.38	8,480		18
19	31.20	4,804		37.43	6,271		49.91	9,258		19
20	32.52	5,129	38,173	39.03	6,675	45,852	52.04	9,765	61,130	20
21	34.06	5,890		40.87	7,556		54.50	10,926		21
22	35.05	6,473		42.06	8,243		56.08	11,771		22
23	36.40	6,910		43.68	8,743		58.25	12,431		23
24	38.05	7,423		45.66	9,350		60.88	13,185		24
25	39.42	8,135	37,835	47.30	10,169	45,401	63.07	14,247	60,520	25
26	41.02	8,427		49.22	10,506		65.63	14,663		26
27	42.69	8,771		51.23	10,908		68.31	15,171		27
28	44.37	9,519		53.24	11,794		70.98	16,301		28
29	46.63	9,883		55.95	12,189		74.60	16,819		29
30	48.52	10,238	37,063	58.23	12,621	44,484	77.64	17,376	59,299	30
31	50.76	10,545		60.91	12,975		81.21	17,807		31
32	53.01	11,134		63.61	13,651		84.81	18,694		32
33	55.35	11,651		66.42	14,267		88.56	19,497		33
34	57.64	11,985		69.17	14,646		92.23	19,992		34
35	59.87	12,435	36,018	71.84	15,175	43,212	95.79	20,668	57,616	35
36	63.27	12,665		75.92	15,445		101.24	21,022		36
37	66.86	12,704		80.23	15,477		106.97	21,022		37
38	70.55	13,087		84.66	15,925		112.88	21,603		38
39	74.33	13,239		89.20	16,102		118.93	21,814		39
40	78.94	13,139	33,483	94.73	15,967	40,185	126.31	21,618	53,582	40
41	83.33	13,058		99.99	15,850		133.33	21,452		41
42	87.67	13,189		105.21	16,010		140.28	21,636		42
43	92.50	13,102		111.00	15,884		148.00	21,456		43
44	97.16	12,953		116.59	15,697		155.46	21,190		44
45	101.94	12,773	29,630	122.32	15,463	35,550	163.10	20,864	47,409	45
46	108.94	12,940		130.72	15,659		174.30	21,105		46
47	116.08	13,112		139.29	15,853		185.72	21,349		47
48	123.80	13,029		148.55	15,748		198.07	21,184		48
49	131.31	13,109		157.57	15,835		210.09	21,288		49
50	139.48	12,896	26,288	167.38	15,574	31,549	223.17	20,926	42,063	50
51	147.78	12,691		177.33	15,318		236.45	20,577		51
52	156.34	12,414		187.61	14,977		250.15	20,109		52
53	165.94	11,882		199.13	14,331		265.50	19,230		53
54	174.97	11,519		209.96	13,887		279.94	18,627		54
55	184.03	10,799	20,586	220.83	13,015	24,700	294.44	17,454	32,935	55
56	193.85	9,720		232.63	11,720		310.17	15,712		56
57	207.79	7,462		249.35	9,001		332.47	12,076		57
58	222.16	5,517		266.58	6,659		355.45	8,944		58
59	237.01	3,646		284.41	4,410		379.22	5,934		59
60	253.86	1,778	7,374	304.64	2,162	8,851	406.18	2,925	11,800	60
61	271.25	563		325.50	696		434.00	964		61
62	290.65	0		348.78	0		465.04	0		62
63	311.28	0		373.54	0		498.05	0		63
64	333.16	0		399.79	0		533.05	0		64
65	350.82			420.99			561.32			65
66	378.23			453.87			605.16			66
67	404.85			485.83			647.77			67
68	435.72			522.86			697.15			68
69	465.94			559.13			745.51			69
70	500.74			600.89			801.19			70
71	503.51			604.22			805.62			71
72	542.99			651.58			868.78			72
73	583.85			700.62			934.16			73
74	626.18			751.42			1,001.90			74
75	676.67			812.01			1,082.68			75
76	564.16			677.00			902.66			76
77	598.87			718.64			958.19			77
78	635.86			763.04			1,017.38			78
79	674.76			809.71			1,079.62			79
80	715.95			859.14			1,145.53			80

Solve for Target Premium - A100

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9/12/2022

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: HI Ver: 5.1.2022.221

# TransElite HCV - Universal Life Insurance

Form: CPGUL300

With Riders: TI, WML, WMD, 25% CCR, LBR, EXT

Tobacco

Death Benefit Option: A



\$125,000 Face Amount				\$150,000 Face Amount			\$200,000 Face Amount			
Issue Age	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	SemiMonthly24 Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Issue Age
16	38.91	0		46.70	0		62.26	0		16
17	40.09	0		48.11	0		64.14	0		17
18	41.17	0		49.41	0		65.88	0		18
19	42.62	0		51.15	0		68.19	0		19
20	44.41	0	41,846	53.29	0	50,184	71.05	0	66,904	20
21	46.41	0		55.69	0		74.25	0		21
22	47.79	0		57.35	0		76.46	0		22
23	49.71	0		59.65	0		79.54	0		23
24	51.79	0		62.15	0		82.87	0		24
25	53.60	0	41,674	64.32	0	49,999	85.76	0	66,664	25
26	55.94	0		67.13	0		89.51	0		26
27	58.58	0		70.30	0		93.74	504		27
28	61.58	379		73.90	849		98.54	1,829		28
29	64.55	1,053		77.45	1,635		103.27	2,811		29
30	67.79	1,622	40,808	81.35	2,329	48,986	108.47	3,706	65,314	30
31	71.09	2,395		85.31	3,229		113.74	4,881		31
32	74.30	3,394		89.16	4,405		118.88	6,433		32
33	77.75	4,060		93.30	5,187		124.40	7,445		33
34	81.51	4,609		97.81	5,832		130.41	8,272		34
35	84.73	5,281	39,464	101.68	6,622	47,354	135.58	9,313	63,160	35
36	89.29	5,600		107.15	7,002		142.87	9,782		36
37	94.30	5,867		113.16	7,295		150.88	10,153		37
38	99.44	6,309		119.33	7,814		159.10	10,816		38
39	104.75	6,631		125.70	8,178		167.60	11,287		39
40	110.67	6,589	36,191	132.80	8,119	43,431	177.07	11,186	57,908	40
41	116.46	6,820		139.75	8,391		186.34	11,525		41
42	122.43	7,015		146.91	8,602		195.88	11,778		42
43	128.64	7,079		154.37	8,672		205.82	11,849		43
44	135.33	7,027		162.39	8,592		216.52	11,734		44
45	141.03	7,235	31,989	169.24	8,840	38,396	225.66	12,043	51,192	45
46	149.97	7,647		179.96	9,319		239.95	12,667		46
47	159.14	8,127		190.96	9,876		254.62	13,399		47
48	168.98	8,252		202.77	10,019		270.36	13,563		48
49	178.60	8,561		214.32	10,385		285.76	14,037		49
50	188.90	8,562	28,603	226.67	10,376	34,319	302.24	14,018	45,771	50
51	199.51	8,559		239.41	10,367		319.20	13,974		51
52	210.36	8,460		252.44	10,243		336.58	13,797		52
53	222.55	8,058		267.06	9,746		356.08	13,124		53
54	234.33	7,880		281.20	9,527		374.93	12,818		54
55	246.49	7,341	22,143	295.79	8,873	26,574	394.39	11,933	35,433	55
56	256.07	6,771		307.29	8,182		409.71	10,996		56
57	272.20	4,611		326.63	5,579		435.51	7,518		57
58	288.56	2,946		346.28	3,578		461.70	4,837		58
59	305.64	1,469		366.77	1,797		489.03	2,452		59
60	324.39	46	8,328	389.26	82	9,993	519.02	156	13,325	60
61	344.37	0		413.25	0		551.00	0		61
62	365.89	0		439.07	0		585.43	0		62
63	388.00	0		465.60	0		620.81	0		63
64	410.56	0		492.68	0		656.90	0		64
65	436.05			523.26			697.68			65
66	468.45			562.14			749.53			66
67	499.58			599.49			799.32			67
68	535.91			643.10			857.47			68
69	571.53			685.83			914.44			69
70	612.37			734.84			979.79			70
71	600.60			720.71			960.96			71
72	646.94			776.34			1,035.11			72
73	694.57			833.48			1,111.32			73
74	743.67			892.41			1,189.87			74
75	803.06			963.68			1,284.90			75
76	654.16			785.00			1,046.67			76
77	692.31			830.77			1,107.69			77
78	732.54			879.05			1,172.07			78
79	774.88			929.85			1,239.81			79
80	819.50			983.40			1,311.20			80

Solve for Target Premium - A100

\* Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 4.75% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. Non-Guaranteed elements are subject to change by the company. Actual results may be more or less favorable than shown. WML and WMD not included in Issue Ages 56+. CCR not included in Issue Ages 71+. TI, LBR, EXT, RES not included in Issue Ages 76+. The Child Term Rider may be added for additional premium of \$1.25 SemiMonthly24 per \$10,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

9/12/2022

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: HI Ver: 5.1.2022.221

<b>HCV</b>	<b>TransElite HCV – Universal Life Insurance:</b> HCV policies have flexible premiums and can be funded with minimum premiums, but are typically used to build up cash surrender values. Cash value growth depends on the current interest crediting rate and cost of insurance charges. HCV policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to provide coverage to age 100, plus a cash value equal to the face amount at age 100. The premium is expected to sustain the policy - however, skipped or reduced premium payments, changes in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender or a face amount increase could require additional payments.
<b>TI</b>	<b>Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI100):</b> Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
<b>WML</b>	<b>Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL100):</b> Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
<b>WMD</b>	<b>Waiver of Monthly Deduction Rider (Form CRLWM1HI):</b> Waives the Total Monthly Deductions for coverage when the owner, and only the owner, becomes totally disabled. Total disability must begin after age 16 and prior to age 60.
<b>CCR</b>	<b>Accelerated Death Benefit for Critical Care Condition Rider (Form CRLCC100):</b> Allows the insured to receive an early payout of the life insurance death benefit when diagnosed with a specified critical care condition of cancer, stroke, heart attack, renal failure, or undergoing a major organ transplant. When the insured is diagnosed for the first time and certified by a physician as having one of the specified critical care conditions, the owner can receive an early payment of 25% of the face amount or \$100,000, whichever is less.
<b>LBR</b>	<b>Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1HI):</b> The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
<b>EXT</b>	<b>Extension of Benefits for Chronic Condition (Form CRLEX100):</b> If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.