



TAC\$-Advantage[®] with AD&D Monthly Premium Cost

Monthly Premium Cost

The chart below shows the monthly premium rates for each \$1,000 of insurance under TAC\$-Advantage Group Term Life Insurance with AD&D. Premiums remain level for each five-year period beginning with the original effective date of the insurance. Premiums change to the premium rate for the next age band based upon your age at the beginning of the next five-year period.

For example: If you are a 32-year-old non-smoker and you elect \$50,000 of life insurance, your premium for the first five years will be \$9.00 per month (\$.18 X 50). When you renew your coverage at age 37 for another five-year-period, based on the table, your monthly premium will be \$10.00 (\$.20 X 50). If your spouse is insured, his or her premium rate will change when yours does.

On your fifth-year contract anniversary and every fifth year thereafter, Transamerica Life Insurance Company will automatically renew your coverage at your new premium level and will notify your employer of the required payroll deduction.

While the premiums listed are expected to remain the same for five years from your initial effective date, they are guaranteed for one year from the effective date of the Group Master Policy or the date your employer begins participating in this plan; thereafter, premiums may be subject to change.

TAC\$-Advantage Group Term Life Insurance with AD&D Monthly Rates per \$1,000 of Coverage

Employees and Spouses			Employees and Spouses		
Current Age	Non-Smoker	Smoker	Current Age	Non-Smoker	Smoker
Through 29	\$.15	\$.20	55-59	\$ 1.18	\$ 2.05
30-34	.18	.21	60-64	1.91	3.13
35-39	.20	.27	65	3.30	4.91
40-44	.29	.46	66-69	3.22	4.83
45-49	.49	.81	70-74	5.27	7.52
50-54	.76	1.33	75-79	12.83	16.84

* Issue ages for the AD&D Rider are 16 through 65.

Employee Coverage

If you meet eligibility requirements, you may elect between \$20,000 and \$150,000 of coverage in increments of \$10,000. Your election may not exceed five times your annual base salary (excluding commissions, bonuses, etc.). You must participate in the policy for your spouse and children to be eligible for coverage.

Spouse Coverage

If you participate in the policy and your spouse meets the eligibility requirements, you may elect between \$10,000 and \$50,000 of life insurance coverage in increments of \$5,000. The election may not exceed 50% of your approved coverage amount (as an insured employee). For example: if you are eligible for \$100,000 coverage, your spouse can elect up to \$50,000 of coverage.

Child Coverage

If you participate in the policy and your child(ren) meet the eligibility requirements, the monthly premium for dependent children's coverage is \$1.25 for \$5,000 of life insurance coverage and \$2.50 for \$10,000 of life insurance coverage. The \$1.25 or \$2.50 monthly premium covers all children in one family. Children are not eligible for AD&D coverage.

Premium Payment

Your TAC\$-Advantage Group Term Life Insurance with AD&D premiums will be paid conveniently through payroll deduction.

TAC\$-Advantage Group Term Life Insurance with AD&D benefits is **underwritten by Transamerica Life Insurance Company**, Home Office, Cedar Rapids, Iowa. Policy Form Series CP100200 or 9G42-00-0794 and CR101100)

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