



ULTIMA

ACCI-PROTECTOR

PRODUCT AND RATE GUIDE

An Accidental Death and Dismemberment
Insurance Policy with Return of Premium Benefit

 **TRANSAMERICA**
LIFE INSURANCE COMPANY

an **AEGON**® company

For Agent Use Only. Not to be shown to the public.

An Accidental Death & Dismemberment Insurance Policy with Return of Premium Benefit, the Acci-Protector can help your client meet financial obligations if they are injured or die as a result of an accident.

POLICY FEATURES:

- Guaranteed level premiums
- Built in Return of Premium benefit feature that returns a portion of all premiums paid at the end of a specified time period.*
- Renewable to age 75
- Optional Additional Insured Rider and Waiver of Premium Benefit Rider (available at

HEIGHT & WEIGHT LIMITS CHART

Applicable for the Waiver of Premium Rider. Applicant will not qualify for Waiver of Premium Benefit if height and weight exceeds the limits.

4' 10"	187
4' 11"	193
5' 0"	201
5' 1"	207
5' 2"	215
5' 3"	223
5' 4"	229
5' 5"	236
5' 6"	243
5' 7"	250
5' 8"	257
5' 9"	265
5' 10"	271
5' 11"	279
6' 0"	287
6' 1"	295
6' 2"	302
6' 3"	312
6' 4"	317
6' 5"	325
6' 6"	334
6' 7"	341
6' 8"	349
6' 9"	358

Issue Ages: Ages 20 to 60 (age last birthday)

Death Benefit Amounts Available: \$50,000 to \$250,000

Minimum Monthly Premium: \$15

Policy Fee: \$45 Annually

Monthly Modal Factor: .0875

The Accidental Death Benefit pays the amount your client selects when loss of life occurs directly and independently of all other causes and results from an Accidental Bodily Injury. The Accidental Dismemberment Benefit pays a percentage of the Accidental Death Benefit should your client or his/her spouse lose a limb or eyesight from an Accidental Bodily Injury. Accidental Bodily Injury means an injury that, directly and independently of all other causes results solely and directly from external and involuntary causes.

ANNUAL RATES per \$1000**

Issue Age	AD&D Rates		Waiver of Premium	
	Base Premium	Spouse Premium	Base Rate	Spouse Rate
20	1.18	0.94	0.05	0.04
21	1.18	0.94	0.06	0.04
22	1.19	0.94	0.06	0.04
23	1.19	0.95	0.06	0.04
24	1.20	0.95	0.06	0.04
25	1.20	0.96	0.07	0.04
26	1.21	0.96	0.07	0.05
27	1.21	0.98	0.07	0.05
28	1.22	0.98	0.07	0.05
29	1.22	1.00	0.08	0.06
30	1.23	1.01	0.08	0.06
31	1.24	1.03	0.09	0.06
32	1.24	1.03	0.09	0.07
33	1.25	1.05	0.10	0.07
34	1.26	1.06	0.10	0.07
35	1.26	1.08	0.11	0.08
36	1.27	1.09	0.11	0.09
37	1.28	1.09	0.12	0.09
38	1.28	1.11	0.12	0.09
39	1.29	1.12	0.13	0.10
40	1.29	1.12	0.14	0.11
41	1.30	1.13	0.15	0.12
42	1.30	1.13	0.16	0.12
43	1.31	1.14	0.17	0.13
44	1.31	1.14	0.18	0.13
45	1.32	1.14	0.19	0.14
46	1.32	1.14	0.20	0.15
47	1.34	1.16	0.21	0.16
48	1.38	1.22	0.24	0.17
49	1.46	1.28	0.28	0.20
50	1.52	1.34	0.31	0.22
51	1.58	1.39	0.34	0.24
52	1.61	1.44	0.38	0.27
53	1.68	1.52	0.43	0.30
54	1.81	1.66	0.51	0.36
55	1.88	1.75	0.65	0.46
56	1.98	1.84	—	—
57	2.03	1.94	—	—
58	2.08	2.03	—	—
59	2.31	2.29	—	—
60	2.72	2.72	—	—

**Plus policy fee of \$45. Same rates apply for Male, Female, Non-tobacco and Tobacco

FORMS CHECK-LIST:	
To Home Office:	
<input type="checkbox"/>	Completed and signed application
<input type="checkbox"/>	Copy of a void check
<input type="checkbox"/>	Replacement Form (if applicable)
Leave with Applicant/Owner:	
<input type="checkbox"/>	Signed Conditional Receipt (If remitting check or Initial Premium Withdrawal Form.)
<input type="checkbox"/>	Outline of Coverage (pps 1-3) Applicable in the following states: AR, FL, GA, ID, IL, ME, NH, NV, OR, PA, SC, SD, TX, VT, WI & WV

Policy & Rider Form Numbers: ADO1 1004, AIR01 1004, WPR01 1004 Policy form and number may vary and may not be available in all jurisdictions.

*No premiums will be refunded until the policy has been in force for 6 years. The amount of premium returned will be based on the amount of time the policy stays in force and whether or not other benefits have been paid through riders or other policy provisions. No benefits will be paid if the policy terminates due to the payment of an Accidental Death or Dismemberment claim. The policy will contain a schedule showing the percentage of premiums available for return.

The Acci-Protector is an Accidental Death and Dismemberment insurance policy underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, IA 52499. Policy forms and numbers may vary and may not be available in all jurisdictions. Coverage is subject to certain conditions, limitations, and exclusions. Insurance eligibility and premiums are subject to underwriting. An exception for life coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.