

Your Critical Illness Benefits

Critical Illness Benefits: Heart Attack, Severe Stroke, End-Stage Renal Failure, Other Specified Organ Failure (Loss of sight, speech, or hearing), Miscellaneous Diseases, Alzheimer’s Disease, Coronary Artery Disease Requiring Bypass Grafts

Optional Riders: Cancer Benefit Rider, Recurrent Critical Illness Benefit Rider (100%), and Wellness Benefit Rider (\$50)

EMPLOYEE ONLY PLAN OPTION 1: TOBACCO MONTHLY ISSUE AGE RATES						CRITICALEVENTS SELF ADMIN 2020.09.NJ.0.00.DPT.D3	
AGE	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18-29	\$9.83	\$13.43	\$17.03	\$20.63	\$24.23	\$27.83	\$31.43
30-39	\$11.43	\$15.83	\$20.23	\$24.63	\$29.03	\$33.43	\$37.83
40-49	\$21.23	\$30.53	\$39.83	\$49.13	\$58.43	\$67.73	\$77.03
50-59	\$40.23	\$59.03	\$77.83	\$96.63	\$115.43	\$134.23	\$153.03
60-64	\$74.73	\$110.78	\$146.83	\$182.88	\$218.93	\$254.98	\$291.03
65+	\$82.83	\$122.93	\$163.03	\$203.13	\$243.23	\$283.33	\$323.43
1 PARENT FAMILY PLAN OPTION 1: TOBACCO MONTHLY ISSUE AGE RATES							
18-29	\$10.48	\$14.18	\$17.88	\$21.58	\$25.28	\$28.98	\$32.68
30-39	\$11.98	\$16.43	\$20.88	\$25.33	\$29.78	\$34.23	\$38.68
40-49	\$21.78	\$31.13	\$40.48	\$49.83	\$59.18	\$68.53	\$77.88
50-59	\$40.88	\$59.78	\$78.68	\$97.58	\$116.48	\$135.38	\$154.28
60-64	\$75.28	\$111.38	\$147.48	\$183.58	\$219.68	\$255.78	\$291.88
65+	\$83.48	\$123.68	\$163.88	\$204.08	\$244.28	\$284.48	\$324.68
2 PARENT FAMILY PLAN OPTION 1: TOBACCO MONTHLY ISSUE AGE RATES							
18-29	\$13.35	\$17.90	\$22.45	\$27.00	\$31.55	\$36.10	\$40.65
30-39	\$15.25	\$20.75	\$26.25	\$31.75	\$37.25	\$42.75	\$48.25
40-49	\$30.55	\$43.70	\$56.85	\$70.00	\$83.15	\$96.30	\$109.45
50-59	\$59.95	\$87.80	\$115.65	\$143.50	\$171.35	\$199.20	\$227.05
60-64	\$111.35	\$164.90	\$218.45	\$272.00	\$325.55	\$379.10	\$432.65
65+	\$122.95	\$182.30	\$241.65	\$301.00	\$360.35	\$419.70	\$479.05

The above rates reflect the addition of first occurrence after effective date.

Issue State: New Jersey

Rate generation date: April 4, 2024

SIC code: 8721

**HSA Compatible – Based on its understanding of available guidance, Transamerica Life Insurance Company views the insurance benefits shown in this proposal as compatible with High-Deductible Health Plans and Health Savings Accounts. However, there is no guarantee that the relevant authorities will agree with Transamerica’s understanding. Current guidance is not complete and is subject to change. Neither Transamerica nor its agents or representatives provide legal or tax advice. Accordingly, Transamerica encourages its customers to consult with and rely upon independent tax and legal advisors regarding their particular situations, the use of the products presented here with High-Deductible Health Plans and Health Savings Accounts, and the persons/dependents that may be insured under such plans and accounts.*