



Transamerica Juvenile Whole Life Express
(JV Express)



live your
best life

Lifelong protection
starts here

Focus on what really matters

Permanent life insurance in as fast as 10 minutes



When it comes to parenthood, the days are long but the years are short. Blink once, and your child is starting driver's ed after just finishing a bedtime story.

That's why it's so important to cherish these precious years. Prioritize what truly matters by sharing the gift of life insurance protection with your young ones – designed to last a lifetime.

Introducing *Transamerica Juvenile Whole Life Express* (JV Express), a whole life insurance policy geared toward protecting your most precious asset: Your children.

It starts with a streamlined, fully integrated, all-digital experience to help you get loved ones protected faster, with electronic policy delivery in as fast as 10 minutes. Choose from several flexible payment options to meet your current needs. It's an easy way to help the most important people in your life live their best life.



A policy designed to be stress-free from a company you can count on

Creating opportunities to help people live their best lives is at the heart of what we do. And as people's needs and the financial landscape evolve, we want to help pave the way forward for everyone. *Transamerica Juvenile Whole Life Express* (JV Express) is built to help people focus on the things they care about most.

Life insurance protection that can be quickly obtained

Our fully integrated, all-digital application experience allows you to answer health questions online with your agent, learn about what options and premiums fit you best, sign using your email or text, and receive your electronic policy delivery in as fast as 10 minutes.

Protection designed to help you plan for life's unexpected turns

Predictable, level premium, guaranteed whole life insurance that's built to work for you.

Optional funeral planning benefits included at no additional premium cost

Beyond a simple death benefit, *JV Express* offers the *Concierge Planning Rider*^{SM.1} It provides you with funeral planning resources and benefits, including:

- A dedicated care team
- Full mapping of financial assets
- Support with funeral planning, next steps, and more

Easily manage your policy online

Staying up to date on your policy is a breeze with our digital tools. You can view documents, review communications, update billing and most payment preferences, and more.

¹ Availability of the *Concierge Planning Rider* is subject to state approval and your signed consent. It is not available in AK, MI, OR, and VA. In FL and MD, this is a service called the *Concierge Planning Benefit*. The benefit's services are not provided through a contractual rider, they are offered outside of the life insurance policy. **The *Concierge Planning Rider* is not available in Oregon.**

Permanent¹ lifetime protection with guaranteed level premiums

- Federal income tax-free death benefit to beneficiaries
- Policy won't be canceled due to changes in your health as long as you make timely premium payments
- Riders³ add additional features and protection with convenience and ease of one policy
- Policy builds a tax-deferred cash value over time that can be borrowed against. Outstanding loans² will reduce the death benefit by the loan balance due.
- Offers option for reduced paid-up policy if your financial situation changes



¹ Death benefit is not guaranteed during contestability and suicide exclusion periods.

² Loans and death benefit accelerations will reduce the policy value and death benefit and may increase the chance of the policy lapsing. Provided the policy is not and does not become a modified endowment contract (MEC), policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy

loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at time of lapse exceed the policy basis.

³ Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. For complete details, including charges, terms, and conditions of each rider and the exact coverage provided, please consult your agent.

Features and benefits

Transamerica Juvenile Whole Life Express

Product Type	Nonparticipating whole life
Product Description	Immediate level death benefit — first day full coverage can be obtained in as few as 10 minutes with the <i>Concierge Planning RiderSM/Benefit</i> that provides funeral concierge services and legacy planning tools at no additional cost.
Premium Paying Period	Level premiums to age 121
Risk Class	Juvenile
Issue Ages	0-17
Ownership	Owner must be a parent
Issue Ages Based Upon	Age last birthday
Face Amounts	Minimum: \$5,000 Maximum: \$100,000
Benefit Period	This product matures at age 121.
Death Benefit ¹	Guaranteed
Policy Loans	The policy loan rate is variable, not to exceed 8%.
Available Riders (Riders subject to state availability)	- Accelerated Death Benefit Rider with Nursing Home Benefit² - Accelerated Death Benefit Rider³ <i>Concierge Planning Rider⁴</i>
Premium Modes and Payment Options	Monthly or Annual Premium Modes - Direct payments from checking/savings account (ACH) - Credit card - Debit card - Social Security Direct Express[®] Debit MasterCard[®]
Modal Factors	Annual: 1.000 Monthly 0.0860
Policy Fee	\$42 per year
State Availability Exclusions	CA, GU, NY, PR, VI, & WA
State Exclusions for Replacements	Available in all states where product is available
Conversion	Conversions are not allowed.
Citizenship	Available for all U.S. citizens. If the client is not a U.S. citizen, they must have a valid green card that does not expire within the next 90 days.

Additional underwriting qualifications begin on page 8.

¹ Any death benefits paid will be paid minus the loan balance, if any. Death benefit is not guaranteed during contestability and suicide exclusion periods.

² Accelerated Death Benefit Rider with Nursing Home Benefit is not available in Florida.

³ Accelerated Death Benefit Rider is available in Florida only.

⁴ In Florida and Maryland, this benefit is called the *Concierge Planning Benefit*. The benefit's services are not provided through a contractual rider; they are offered outside of the life insurance policy.



Options we think you'll like

Helping to make some of life's difficult moments easier to bear

Transamerica funeral concierge

Take advantage of a suite of services through the *Concierge Planning Rider*SM (CPR). This rider is intended to be 24/7/365 funeral planning and concierge services included on all policies, if available in your jurisdiction, at no additional premium cost.

The *Concierge Planning Rider*¹ from Transamerica is designed to make funeral planning simpler and potentially less expensive.

Availability after issue

The *Concierge Planning Rider* cannot be added post-issue.

Addition & reinstatements

If the policy is reinstated, the *Concierge Planning Rider* may be reinstated.

Termination

The *Concierge Planning Rider* will terminate for the following reasons:

- The policy lapses (the rider may be reinstated by signing a new consent form if the policy is reinstated).
- The policy is surrendered.



¹ In Florida and Maryland, this service is called the *Concierge Planning Benefit*, offered outside the life insurance policy. **The *Concierge Planning Rider* is not available in Oregon.**

Concierge Planning RiderSM



Advisor assistance

Consumer advocates plan to be available 24/7/365 to assist with all funeral-related needs. Funeral planning tools available online make it simple to research and plan at your convenience.



Legacy planning

Easy-to-use tools to create a will, healthcare directive, power of attorney, and other customized legal documents



Protect documents

Unlimited capacity for the secure cloud storage of clients' personal data and documents



Compare costs

Decision-making and budgeting made simple with on-demand comparisons of funeral home prices by geographic location

Transamerica's expedited claims process

On qualifying policies, a portion of your death benefit may be paid to your beneficiary in as fast as 72 hours from the time the required paperwork is received and is in good order. Transamerica's expedited claims process can pay up to \$25,000 of the total death benefit to cover funeral-related or any other qualifying expenses that may arise.¹

The following riders offer protection and have fees when exercised.

Accelerated Death Benefit Riders²

Available on JV Express at no additional premium cost, the Accelerated Death Benefit Rider offers additional flexibility to access the policy's death benefit during the life of the insured. Additional fees apply.

These riders are not available if the applicant needs any assistance in performing daily living activities at the time of application.³

Accelerated Death Benefit Rider with Nursing Home Benefit (not available in Florida)

The Accelerated Death Benefit Rider pays the face amount, less an interest discount, less any loans, less administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing home facility.

Accelerated Death Benefit Rider (available in Florida only)

In Florida, the Accelerated Death Benefit Rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event. Eligibility requirements apply. Accelerated death benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.

¹ Subject to qualifications and two-year contestability period

² The optional rider information is a general description of how riders work. Refer to your policy quote for a complete explanation of the terms. Riders and benefits have specific limitations, may incur additional costs, and may not be available in all jurisdictions. For complete details, including charges, terms, and conditions of each rider and the exact coverage provided, please consult your agent.

³ Benefits provided through the Accelerated Death Benefit and Terminal Illness Accelerated Death Benefit Riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under riders will reduce the death benefit or terminate the policy, see the terms of individual rider for details. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full.

One less thing to worry about

No one can predict what life may bring, but we can certainly prepare for it.

Every parent wishes a long, happy life for their children. JV Express is designed to provide permanent lifelong insurance protection for little ones, so even when you can't be with them every step of the way, you can rest assured knowing they're protected.

Peace of mind starts here.



Visit **transamerica.com**



This is life insurance. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds of this life insurance for any purpose, unless otherwise directed. The face amount of this life insurance is not guaranteed to increase at the same rate as the costs of a funeral increase.

In most states, in the event of suicide or material misrepresentations at time of application, death benefits are limited to the return of premiums received, less any outstanding loan amount.

Transamerica Juvenile Whole Life Express, policy form number ICC23 TPWL14IC-0123, is a whole life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

Concierge Planning RiderSM form PRGU1000-0320 and TRGU1000-0320; *Concierge Planning Benefit*, disclosure form DISCADSRV-FLCA-0820; Accelerated Death Benefit Rider with Nursing Home Benefit Rider form ICC18 TRAC10IC-0818 and Accelerated Death Benefit Rider form TRAC11FL-0818.

Policy and rider forms and numbers may vary, and this product and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

Not available in New York.