



# Right price at the right time

Competitive rates for *Transamerica Graded FE Express Solution*<sup>SM</sup>



Great news: We've lowered rates for graded classes to help you get more final expense clients protected. With our latest reprice, we focused on improving rates for all ages across the board.

## Percent decrease in monthly premiums for a \$10K policy

Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
18	3.70%	16.50%	21.20%	18.40%
19	5.00%	17.80%	22.60%	17.30%
20	7.00%	20.70%	24.50%	16.70%
21	10.00%	22.80%	25.10%	16.80%
22	11.90%	24.90%	25.90%	17.40%
23	13.50%	24.60%	26.60%	17.60%
24	15.00%	25.10%	27.20%	17.80%
25	16.70%	25.30%	28.50%	18.80%
26	21.10%	25.60%	32.30%	22.70%
27	24.80%	26.40%	36.30%	27.40%
28	28.00%	27.20%	39.80%	31.40%
29	30.90%	28.00%	42.30%	34.30%
30	33.50%	29.00%	44.40%	36.70%
31	34.00%	30.60%	45.40%	37.40%
32	33.90%	31.50%	46.30%	37.20%
33	33.90%	32.60%	46.90%	36.90%
34	33.70%	33.20%	46.50%	36.20%
35	33.60%	33.60%	46.10%	35.30%
36	32.70%	31.30%	45.70%	33.80%
37	31.80%	28.80%	45.20%	31.90%
38	30.80%	26.10%	44.50%	29.80%
39	29.80%	23.30%	43.10%	27.60%
40	28.90%	20.30%	41.50%	25.00%
41	26.70%	17.00%	39.90%	22.50%
42	24.50%	13.70%	38.50%	20.10%
43	22.30%	10.10%	36.70%	17.30%
44	20.10%	6.20%	34.20%	13.40%

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Age	Female Nonsmoker	Female Smoker	Male Nonsmoker	Male Smoker
45	18.00%	8.80%	36.80%	13.50%
46	17.60%	13.30%	38.10%	20.30%
47	17.10%	12.90%	39.20%	21.80%
48	16.70%	12.50%	40.40%	24.10%
49	16.20%	12.20%	41.50%	26.30%
50	14.10%	11.80%	41.00%	24.80%
51	15.80%	11.40%	40.40%	25.30%
52	15.80%	11.10%	38.20%	25.80%
53	15.90%	10.80%	36.00%	25.00%
54	15.90%	10.40%	33.80%	21.70%
55	16.00%	10.10%	31.60%	18.50%
56	17.80%	13.00%	31.70%	22.50%
57	19.70%	15.70%	31.70%	21.20%
58	21.60%	18.40%	31.60%	20.00%
59	23.50%	18.80%	30.60%	15.90%
60	25.40%	18.10%	29.90%	11.60%
61	24.50%	17.40%	30.10%	10.20%
62	23.60%	16.70%	28.70%	8.70%
63	22.70%	16.00%	27.30%	7.20%
64	21.80%	15.30%	25.90%	5.60%
65	20.90%	14.60%	24.50%	4.10%
66	20.90%	14.60%	24.70%	5.00%
67	21.00%	14.60%	24.90%	5.90%
68	21.00%	14.60%	25.00%	6.80%
69	21.10%	14.70%	25.20%	7.60%
70	21.10%	15.70%	25.30%	8.50%
71	22.00%	15.10%	25.50%	9.40%
72	23.00%	14.70%	25.70%	10.20%
73	23.90%	14.80%	25.80%	11.10%
74	24.80%	14.80%	26.00%	11.90%
75	25.80%	14.80%	26.20%	12.80%
76	21.40%	9.20%	22.80%	7.50%
77	17.00%	3.20%	19.50%	1.90%
78	12.60%	0.00%	16.20%	0.00%
79	8.30%	0.00%	12.80%	0.00%
80	3.90%	0.00%	9.50%	0.00%

## Any questions? Contact your sales desk.

*Transamerica Graded FE Express Solution<sup>SM</sup>*, Policy Form # ICC23 TPWL15IC-0123 is a whole life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Not available in New York.

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