

Transamerica FE Express SolutionSM enhancements

Effective July 23, 2026



+ What's new?

- New Premier risk class and rates for *Transamerica FE Express SolutionSM* (FE Express)
- Opportunity for day one coverage at our best available rates
- Brand new service provider for our enhanced *Concierge Planning RiderSM/Concierge Planning Benefit*
- New rates for *Transamerica Graded FE SolutionSM* (Graded FE Express)

FE Express Premier risk class

Our new risk class is designed to provide competitive rates and the opportunity for obtaining day one coverage for healthy clients. Check out these rate comparisons:

New Premier risk class lower rates

Example 1	Example 2	Example 3
		
Male, age 55, Nontobacco <ul style="list-style-type: none">• Face amount \$25K• No underlying health concerns/conditions	Male, age 60, Nontobacco <ul style="list-style-type: none">• Face amount \$25K• Heart attack, 13 months ago	Male, age 65, Nontobacco <ul style="list-style-type: none">• Face amount \$25K• Heart attack, 18 months ago• Requires a pacemaker
Monthly premiums:	Monthly premiums:	Monthly premiums:
New FE Express Premier \$89.16	New FE Express Premier \$107.09	New FE Express Premier \$127.67
Prior FE Express Select \$108.27 (previous product version)	Prior FE Express Select \$123.93 (previous product version)	Prior FE Express Select \$155.60 (previous product version)

Select rates shown are from prior FE Express product version, which offered Select as the only risk class. The FE Express product now includes both Select and the new Premier risk class. The Premier risk class is not available in CA.

More choices. More ways to help your clients.

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More value for you and your clients

One digital experience. More clients you can help.

 <p>1. More competitive Premier pricing</p> <ul style="list-style-type: none"> Premier risk class provides more competitive pricing for healthier applicants Leadership in selected ages and face amounts <p>A stronger reason to submit healthy clients</p>	 <p>2. Two immediate-benefit classes</p> <ul style="list-style-type: none"> Premier for favorable risks Select for clients with more significant medical histories Both provide full day-one death benefit <p>More clients can get immediate coverage</p>	 <p>3. Greater coverage flexibility</p> <ul style="list-style-type: none"> Up to \$100,000 at ages 18-75 Up to \$25,000 at ages 76-85 More flexibility to help meet your clients' needs <p>More flexibility meets more needs</p>
 <p>4. Fast & predictable experience</p> <ul style="list-style-type: none"> 100% instant decisions at the point of sale No underwriting referral No telephone interview Coverage and ePolicy in as fast as 10 minutes for qualified clients <p>Save time, increase productivity</p>	 <p>5. Flexible ways to pay</p> <ul style="list-style-type: none"> ACH from checking or savings Card credit Debit card Social Security Direct Express® card Monthly or annual payment modes <p>Payment options that fit real lives</p>	 <p>6. Added value with Concierge Planning Rider^{SM*}</p> <ul style="list-style-type: none"> Planning and organization tools before a loss Expert support and guidance for families after a loss Empathy Connect™ helps you stay engaged and build stronger relationships <p>More value for families, potentially stronger loyalty and persistency</p>

 **One solution for more clients, more wins for you**
Quote new FE Express for your next healthy, impaired, or hard-to-place case.

 **Start with FE Express**
One application, multiple ways to qualify: Premier, Select, or Graded.

 **Living benefits included**
Accelerated death benefit riders are available at no additional premium cost (state-specific riders).**

 **Expedited claims process**
Up to \$100,000 may be paid in as fast as 72 hours after required paperwork is received in good order.

* Empathy concierge planning services not available in AK, MI, OR, and VA. Coverage options, benefits, and availability may vary by state. Underwriting outcomes are based on the complete risk profile and are subject to state approval and policy terms.

The *Concierge Planning Rider* is not available in AK, MI, OR, and VA. In FL and MD this 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.

** Accelerated Death Benefit Rider with Nursing Home Benefit is not available in California and Florida. Accelerated Death Benefit Rider is available for Florida only. Terminal Illness Accelerated Death Benefit Rider is available in California only.

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