



HIPAA Authorization for Release of Health-Related Information

Transamerica Life Insurance Company

Transamerica Premier Life Insurance Company

Home Office: 4333 Edgewood Road NE, Cedar Rapids, IA 52499

This authorization complies with the Health Insurance Portability and Accountability Act (HIPAA) Privacy Rule.

Form with three rows for Name of Primary/Secondary Proposed Insured/Patient, Date of birth, and Last four digits of SSN.

I hereby authorize the use or disclosure of health information, as described below, about me or my above-named unemancipated minor children and revoke any previous restrictions concerning access to such information:

- 1. Person(s) or group(s) of persons authorized to use and/or disclose the information: Any health plan, physician, health care professional, hospital, clinic, long-term care facility, medical or medically-related facility, laboratory, pharmacy, pharmacy benefit manager, insurance company [including the Companies noted above (the "Companies")], insurance support organization such as MIB Group, Inc., or other medical practitioner or health care provider that has provided payment, treatment or services to me or on my behalf or to or on behalf of my unemancipated minor children.
2. Person(s) or group(s) of persons authorized to collect or otherwise receive and use the information: The Companies, their affiliates and reinsurers, and their agents, employees, or other representatives. I further authorize the Companies and their affiliates and reinsurers to redisclose the information to MIB Group, Inc., which operates an information exchange on behalf of life and health insurance companies.
3. Description of the information that may be used or disclosed: This authorization specifically includes the release of all information related to my health or that of my unemancipated minor children and my or my unemancipated minor children's insurance policies and claims, including, but not limited to, information on the diagnoses, prognoses, treatments, prescription drug information, and information regarding diagnosis, prognosis and treatment of mental illness, communicable or infectious conditions, such as HIV or AIDS, and use of alcohol, drugs and tobacco. This Authorization excludes psychotherapy notes that are separated from the rest of my medical records.
4. The information will be used or disclosed only for the following purpose(s): For the purpose of underwriting my insurance application with the Companies, to support the operations of our business, and, if a policy is issued, for evaluating contestability and eligibility for benefits, for the continuation or replacement of the policy, for reinstatement of the policy or to contest a claim under the policy.

STATEMENTS OF UNDERSTANDING & ACKNOWLEDGMENT:

- I understand that health information about me provided to the Companies may be protected by state and federal privacy regulations including the HIPAA Privacy Rule and that the Companies will only use and disclose such information as permitted by applicable regulations and as described in their privacy notices. However, I also understand that any information disclosed under this authorization may be subject to redisclosure by the recipient and may no longer be protected by federal regulations such as the HIPAA Privacy Rule governing privacy and confidentiality of health information.
I understand that if I refuse to sign this authorization to release my health information or that of my unemancipated minor children, the Companies may not be able to process my application, or if coverage is issued may not be able to make any benefit payments.
I understand that I may revoke this authorization in writing at any time, except to the extent that action has already been taken in reliance on it, or to the extent that other law provides the Companies with the right to contest a claim under the policy or the policy itself, by sending a written revocation to the Companies' Privacy Official at the address at the top of this form. I also understand that the revocation of this authorization will not affect uses and disclosures of my health information for purposes of treatment, payment and business operations, including agent commission statements.
This authorization shall remain in force for 24 months (12 months in Kansas) from the date signed, regardless of my condition and whether living or deceased.
I acknowledge I have received a copy of this authorization.

Signature of Primary Proposed Insured/Patient or Personal Representative

Date

Signature of Secondary Proposed Insured/Patient or Personal Representative

Date

If signed by an individual's personal representative or the parent or guardian of an unemancipated minor, describe authority to sign on behalf of the individual:

Parent Legal guardian Power of Attorney Other (please describe): _____

(NOTE: If more than one individual is named above, please specify the individual(s) to which the personal representative applies.)

Policy or contract number (if known): _____

A copy of this authorization will be considered as valid as the original.



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2. Person(s) or group(s) of persons authorized to collect or otherwise receive and use the information: The Companies, their affiliates and reinsurers, and their agents, employees, or other representatives. I further authorize the Companies and their affiliates and reinsurers to redisclose the information to MIB Group, Inc., which operates an information exchange on behalf of life and health insurance companies.
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4. The information will be used or disclosed only for the following purpose(s): For the purpose of underwriting my insurance application with the Companies, to support the operations of our business, and, if a policy is issued, for evaluating contestability and eligibility for benefits, for the continuation or replacement of the policy, for reinstatement of the policy or to contest a claim under the policy.

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I understand that if I refuse to sign this authorization to release my health information or that of my unemancipated minor children, the Companies may not be able to process my application, or if coverage is issued may not be able to make any benefit payments.
I understand that I may revoke this authorization in writing at any time, except to the extent that action has already been taken in reliance on it, or to the extent that other law provides the Companies with the right to contest a claim under the policy or the policy itself, by sending a written revocation to the Companies' Privacy Official at the address at the top of this form. I also understand that the revocation of this authorization will not affect uses and disclosures of my health information for purposes of treatment, payment and business operations, including agent commission statements.
This authorization shall remain in force for 24 months (12 months in Kansas) from the date signed, regardless of my condition and whether living or deceased.
I acknowledge I have received a copy of this authorization.

Signature of Primary Proposed Insured/Patient or Personal Representative

Date

Signature of Secondary Proposed Insured/Patient or Personal Representative

Date

If signed by an individual's personal representative or the parent or guardian of an unemancipated minor, describe authority to sign on behalf of the individual:

Parent Legal guardian Power of Attorney Other (please describe): _____

(NOTE: If more than one individual is named above, please specify the individual(s) to which the personal representative applies.)

Policy or contract number (if known): _____

A copy of this authorization will be considered as valid as the original.

Transamerica Life Insurance Company

Home Office: 4333 Edgewood Road NE Cedar Rapids, IA 52499

Unless otherwise stated, "You" refers to the Proposed Primary Insured.

1 Proposed Primary Insured Personal Information



Legal First Name | Middle Name | Legal Last Name | Suffix

U.S. Social Security Number | Date of Birth (mm/dd/yyyy)

Place of Birth (State / Territory, Country)

Gender: Male Female | Marital Status: Married (including common law) Registered Domestic Partner



Physical Address (Cannot be a P.O. Box) | Apartment / Unit

City | U.S. State / Territory

Zip Code | Country | Years at Address



Mailing Address (If different from Physical Address)

City | U.S. State / Territory | Zip Code



U.S. Driver's License Number | U.S. State / Territory | Expiration Date (mm/dd/yyyy)



Preferred Phone Number | Alternate Phone Number

Mobile | Mobile

Best Time to Call: AM PM | Time Zone | Preferred method of communication: Mail Phone Email

Email Address

Occupation

2

U.S. Citizenship

Are you a U.S. citizen?

Green Card Number and Expiration

Yes No

If yes, go to next section.

United States citizens and valid Green Card holders are eligible.

Country of Citizenship

3

Other Insurance

Do you have any existing life insurance or annuities? **If yes**, please fill out the table for all existing life/annuity coverage and complete the state required forms, if applicable.

If you are doing an Internal Replacement, please fill out the Full Surrender form.

Yes No
If yes

Will the insurance applied for on your life discontinue, replace or change any existing life or annuity coverage? **If yes**, please note the coverage to be replaced in the table and complete the state required forms, if applicable.

Yes No
If yes

Type of Coverage: Personal, Business, Employer Provided, Group

Type of Coverage	Company	Policy #	Face Amount	Replacement?
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No
			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No

Is this intended to be a 1035 Exchange? **If yes**, please complete the 1035 supplement.

Yes No

If yes

Anticipated Cash Value Transfer

\$

Owner

i Complete this section only if the owner is not the Proposed Primary Insured.

Is the owner a Person or a Trust?

Person Trust - (go to the Trust questions below)

If person, complete through Country of Citizenship.

Legal First Name | Middle Name | Legal Last Name | Suffix

U.S. Social Security Number | Date of Birth (mm/dd/yyyy)

Email Address | Gender

Male Female

Physical Address (Cannot be a P.O. Box) | Apartment / Unit

City | U.S. State / Territory | Zip Code

Country | Years at Address | Preferred Phone Number

Mobile

Mailing Address (If different from Physical Address)

City | U.S. State / Territory | Zip Code

Owner's relationship to Proposed Primary Insured

Spouse Parent Domestic Partner
 Child GrandParent Other _____

Is the owner a U.S. citizen? | Green Card Number and Expiration (mm/dd/yyyy)

Yes No → _____ / _____ / _____

Country of Citizenship

i Complete this section only if the owner is a Trust.

Trust | Original Trust Date (mm/dd/yyyy)

U.S. Tax ID Number

Do you have a Contingent Owner?

If you have a contingent owner, complete the Contingent Owner Supplement.

If yes, go to next section.

United States citizens and valid Green Card holders are eligible.

If owner is a trust, complete a Trust Certification.

Primary Beneficiaries



Legal First Name | Middle Name | Legal Last Name | Suffix

Business Entity or Trust (if applicable) | Date of Birth or Trust Date (mm/dd/yyyy)

____ / ____ / ____

U.S. Social Security Number (if a person) | U.S. Tax ID Number (if a Business Entity or Trust)

____ - ____ - ____ | ____ - ____ - ____

Mailing Address Same as Proposed Primary Insured | City

U.S. State / Territory | Zip Code | Phone Number

Relationship to the Proposed Primary Insured

- Spouse Parent Grandparent Child Estate
- Domestic Partner Trust Other _____

Primary Beneficiary 1 Percentage of Death Benefits

%

Total shares between all primary beneficiaries must equal 100%.

If beneficiary is a trust, please complete a Trust Certification.

Continued on next page

Primary Beneficiaries

continued

i Total shares between all primary beneficiaries must equal 100%.

Primary Beneficiary 2 Percentage of Death Benefits

%

Total shares between all primary beneficiaries must equal 100%.

If beneficiary is a trust, please complete a Trust Certification.



Legal First Name | Middle Name | Legal Last Name | Suffix

Business Entity or Trust (if applicable) | Date of Birth or Trust Date (mm/dd/yyyy)

U.S. Social Security Number (if a person) | U.S. Tax ID Number (if a Business Entity or Trust)

Mailing Address Same as Proposed Primary Insured | City

U.S. State / Territory | Zip Code | Phone Number

Relationship to the Proposed Primary Insured

- Spouse Parent Grandparent Child Estate
- Domestic Partner Trust Other _____

Primary Beneficiary 3 Percentage of Death Benefits

%

Total shares between all primary beneficiaries must equal 100%.

If beneficiary is a trust, please complete a Trust Certification.



Legal First Name | Middle Name | Legal Last Name | Suffix

Business Entity or Trust (if applicable) | Date of Birth or Trust Date (mm/dd/yyyy)

U.S. Social Security Number (if a person) | U.S. Tax ID Number (if a Business Entity or Trust)

Mailing Address Same as Proposed Primary Insured | City

U.S. State / Territory | Zip Code | Phone Number

Relationship to the Proposed Primary Insured

- Spouse Parent Grandparent Child Estate
- Domestic Partner Trust Other _____

i If you need space for more primary beneficiaries, complete the Beneficiary Supplement.

Contingent Beneficiaries

i Total shares between all contingent beneficiaries must equal 100%.

Contingent Beneficiary 1 Percentage of Death Benefits

%

Total shares between all contingent beneficiaries must equal 100%.

If beneficiary is a trust, complete a Trust Certification.



Legal First Name | Middle Name | Legal Last Name | Suffix

Business Entity or Trust (if applicable) | Date of Birth or Trust Date (mm/dd/yyyy)

U.S. Social Security Number (if a person) | U.S. Tax ID Number (if a Business Entity or Trust)

Mailing Address Same as Proposed Primary Insured | City

U.S. State / Territory | Zip Code | Phone Number

Relationship to the Proposed Primary Insured

- Spouse Parent Grandparent Child Estate
- Domestic Partner Trust Other _____



Contingent Beneficiary 2 Percentage of Death Benefits

%

Total shares between all contingent beneficiaries must equal 100%.

If beneficiary is a trust, complete a Trust Certification.

Legal First Name | Middle Name | Legal Last Name | Suffix

Business Entity or Trust (if applicable) | Date of Birth or Trust Date (mm/dd/yyyy)

U.S. Social Security Number (if a person) | U.S. Tax ID Number (if a Business Entity or Trust)

Mailing Address Same as Proposed Primary Insured | City

U.S. State / Territory | Zip Code | Phone Number

Relationship to the Proposed Primary Insured

- Spouse Parent Grandparent Child Estate
- Domestic Partner Trust Other _____

i If you need space for more contingent beneficiaries, complete the Beneficiary Supplement.

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Secondary Addressee

Complete this section if you would like to list an additional person to receive copies of notices and letters regarding possible lapses in coverage.

Legal First Name	Middle Name	Legal Last Name	Suffix
Mailing Address			
City	U.S. State / Territory	Zip Code	
Email Address		Phone Number	
			<input type="checkbox"/> Mobile

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Product Details

Product Name	Coverage Amount	<i>This is the amount of life insurance coverage you are applying for.</i>
	\$	

Rate Class Applied for:

- Preferred Non-Tobacco Preferred Tobacco Preferred Juvenile
- Standard Non-Tobacco Standard Tobacco Standard Juvenile
- Graded

If a policy cannot be issued as applied for, would you accept a rated policy if available?

- Yes No

If yes →

Adjust face amount to premium?

- Yes No

Automatic Premium Loan (may not be available on all policies).

- Elect Do Not Elect

i Additional Benefits (Not available with all products and not available in all States)

Benefit	Amount
<input type="checkbox"/> Accidental Death Benefit Rider	Coverage amount equal to policy face amount
<input type="checkbox"/> Child/Grandchild Rider	\$

Complete the **Child/Grandchild Rider Supplement Application**

Premium

If you select an initial premium draft date in the future, it may not be greater than 30 days after the application date. If you select an initial premium draft date in the future, you will not have potential coverage until that date under the Conditional Receipt.

If the initial draft date is prior to the application date, please complete the Back Date to Save Age Form.

Total Premium Initial Draft Date (MM/DD) *1st thru 28th only*
 \$ _____ / _____ **Current Date**

Recurring Payment Frequency
 Monthly **Quarterly** **Semi-Annually** **Annually**

Payment Option	Initial / Recurring	Form Information
<input type="checkbox"/> EFT	<input type="checkbox"/> Initial <input type="checkbox"/> Recurring	For EFT, please complete the Electronic Payment Form.
<input type="checkbox"/> Social Security Billing Benefits	<input type="checkbox"/> Initial <input type="checkbox"/> Recurring	For Social Security Benefits Billing, please complete the Social Security Benefits Billing Form.
<input type="checkbox"/> Check	<input type="checkbox"/> Initial <input type="checkbox"/> Recurring	For monthly, please complete the Electronic Payment form for recurring payments.
<input type="checkbox"/> 1035 Exchange	<input type="checkbox"/> Initial <input type="checkbox"/> Recurring	For 1035 Exchange, please complete the 1035 Exchange Form.

Premium Payor

A person or Trust paying the premium

i Complete this section if the premium payor is different than the owner.

Legal First Name _____ Middle Name _____ Legal Last Name _____ Suffix _____

U.S. Social Security Number _____ Date of Birth (mm/dd/yyyy) _____ / _____ / _____

Trust _____ U.S. Tax ID Number _____ - _____

Physical Address (Cannot be a P.O. Box) _____ Apartment / Unit _____

City _____ U.S. State / Territory _____

Zip Code _____ Country _____ Phone Number _____ **Mobile**

Continued on next page

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Premium Payor

continued

Email Address

United States citizens and valid Green Card holders are eligible.

If yes, go to next section.

Premium Payor's relationship if other than the Proposed Insured

- Spouse Child Domestic Partner Other _____
- Parent Trust Grandparent

Are you a U.S. citizen?

- Yes No

Green Card Number and Expiration

Country of Citizenship

11

Primary Care Physician

Physician, Hospital or Health Care Provider Name | Phone Number

Check this box if you do not have a physician.

Address

Date of last visit (mm/dd/yyyy)

____ / ____ / ____

12

Lifestyle

A. Within the last 12 months have you used nicotine replacement, smoking or tobacco products in any form including, but not limited to the following: nicotine gum, patch or pills; cigarettes; cigars; pipe; chew; snuff; e-cigarettes; vape; hookah; or have you used marijuana more than 12 times in the last 12 months?

- Yes No

B. Height (feet and inches)

____ ' ____ "

C. Current Weight (pounds)

D. Approximate weight a year ago (pounds)

- 1-14 lbs. more than current 1-14 lbs. less than current Same as current
- 15 lbs. more than current 15 lbs. less than current

If 15 lbs. more or less, proceed to the following two questions.

E. If your weight gain or loss is greater than 15 lbs in the last year, what is the difference in pounds?

_____ pounds

F. Explain your weight gain or loss of greater than 15 lbs in the last year. Check all that apply.

- Diet Lifestyle Change Other _____
- Exercise Illness

Medical History Part 1

Have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

A. Currently under the age of 18 with autism, depression, bipolar disorder or schizophrenia?

Yes No

B. Prior to the age of 45 with Heart Failure or Congestive Heart Failure?

Yes No

C. Are you **currently** hospitalized, bedridden, residing in a nursing home, assisted or long term care facility, receiving hospice or home health care; or been advised or planning to have surgery requiring general anesthesia?

Yes No

Home Health Care is defined as: Medical care provided by a medical professional, friends or family member including, but not limited to arranging medications, taking blood pressure or sugar readings, administering medications, wound care, feeding tube, etc.

D. Have you **ever** been diagnosed by a licensed member of the medical profession or tested positive for Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV) or tested positive on an AIDS/HIV-related test?

Yes No

E. Have you **ever** been the recipient or been given medical advice by a licensed member of the medical profession to be a recipient of stem-cell, tissue, bone marrow, or organ transplant (other than corneal)?

Yes No

Have you **ever** had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

F. Alzheimer's, dementia, memory loss, mental incapacity, Lou Gehrig's disease (ALS), Downs Syndrome, Huntington's disease, sickle cell anemia, cystic fibrosis, pulmonary fibrosis, cerebral palsy or been diagnosed by a medical professional as having a terminal medical condition that is expected to result in death within the next 18 months?

Yes No

G. Diabetic coma?

Yes No

H. Amputation other than at the time of an accident or trauma?

Yes No

I. Metastatic cancer, recurrent cancer, multiple cancers or cancer with lymph node involvement?

Yes No

**Medical
History
Part 1***continued*

During the **last 2 years** have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

J. Cancer (other than basal cell carcinoma)?

Yes **No**

During the **last 2 years** have you:

K. Had testing by a medical professional for which the results have not been received, been non-compliant with physician orders regarding treatment plans, or been advised to have any diagnostic testing (other than for routine screening purposes), treatment, hospitalization or other procedure that has not been done?

Yes **No**

L. Attempted suicide; been incarcerated, on probation, on parole, or convicted of or awaiting trial for a felony?

Yes **No**

M. Been convicted for or plead no contest to reckless driving or operating while intoxicated (DWI/OWI/DUI) or had 3 or more moving violations?

Yes **No**

- (i) If all questions in Part 1 are answered “No,” proceed to Part 2.**
- (i) If any question in Part 1 is answered “Yes”, you are not eligible for any coverage.**
-

Medical History Part 2

Have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

A. Prior to the age of 20 with Diabetes (other than gestational diabetes)?

Yes No

B. Prior to the age of 26 with Crohn's Disease?

Yes No

C. Prior to the age of 45 with Parkinson's Disease; Coronary Artery Disease, Peripheral Vascular Disease, or Cerebral Vascular Disease; Heart Attack, Transient Ischemic Attack (TIA), or Stroke; Cardiac Surgery, Bypass Surgery, Stent Implant, Angioplasty, Pacemaker or Defibrillator Implant, or Heart Valve Replacement?

Yes No

Have you **ever** had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

D. Cirrhosis, heart failure, or congestive heart failure (CHF); or an aneurysm that has not been surgically corrected (still present)?

Yes No

E. Hepatitis C?

Yes No

E1. Has the Hepatitis C been cured?

Cured Not Cured

E2. If cured, when was the last blood test (RNA PCR Titer) showing the Hepatitis C was cured?

0-24 months after treatment ended

More than 24 months after treatment ended

If yes, proceed to E1 & E2.

If the answer to E2 is 0-24 months, then the best rate class is Graded. If the answer is more than 24 months, then the best rate class is Standard and the answer counts as a "No" when referring to directions below.

F. During the last 4 years have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for cancer (other than basal cell carcinoma)?

Yes No

G. During the last 2 years have you used illegal drugs or had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for alcoholism, alcohol use/abuse, drug use/abuse (including prescription drugs), muscular dystrophy, or systemic lupus erythematosus (SLE)?

Yes No

If SLE has been in remission and there has been no treatment for more than two years, you may then answer this question "No" in regard to only the SLE.

Medical History

Part 2

continued

During the **last 2 years** have you:

H. Required assistance with activities of daily living (ADL's) such as bathing, dressing, eating, toileting, getting in and out of chair or bed, or do you have ongoing neurological incontinence or, has a medical professional recommended that you be confined to a Nursing Home?

Yes **No**

I. Used a wheelchair, electric scooter or electric cart?

Yes **No**

If yes, proceed to I1.

I1. If yes, provide details regarding use:

Currently use or use occasionally at facilities such as, but not limited to, the grocery store, department stores, warehouse stores, airports

Reason for use is expected to resolve in the next 3 months or the reason for use has resolved

If the answer to I1 is "Reason for use...", count I as a "No" when referring to directions below.

During the **last 1 year** have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

J. More than 6 seizures; or had, been diagnosed with, been treated for or advised to receive treatment for any liver disease (including but not limited to autoimmune hepatitis) other than cirrhosis or Hepatitis C that should have been noted in a prior question?

Yes **No**

K. Heart attack, stroke (CVA) or transient ischemic attack (TIA)?

Yes **No**

L. Used oxygen to assist in breathing (including for Sleep Apnea); received kidney dialysis; kidney failure or chronic kidney disease (stage 4 or 5); encephalitis; or have you been unemployed or disabled and had, been diagnosed with, treated for or been given medical advice by a licensed member of the medical profession for chronic pain?

Yes **No**

Chronic Pain is defined as: Pain lasting more than 6 months or requiring 6 or more fills of narcotic pain prescriptions in any 12 month period.

If yes for angina, proceed to M1.

M. Angina (chest pain); or had or been advised to have heart surgery of any kind including bypass surgery, angioplasty, stent implant or pacemaker implant; or had an aneurysm surgically corrected?

Yes **No**

M1. When was the angina (chest pain) first diagnosed?

0-12 months ago

13-24 months ago

Greater than 24 months ago

If the answer to M1 is 0-12 months, then the best rate class is Graded. If the answer is 13-24 months, then the best rate class is Standard. If the answer is greater than 24 months, count M as a "No" when referring to directions below.

- i** If all questions in Part 2 are answered "No," proceed to Part 3.
- i** If one question in Part 2 is answered "Yes," you are potentially eligible for the Graded Death Benefit product.
- i** If two or more questions in Part 2 are answered "Yes," you are not eligible for any coverage.

**Medical
History
Part 3**

A. Prior to the age of 45, have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for cancer (other than Basal Cell)?

Yes **No**

Have you **ever** had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

B. Bipolar disorder or schizophrenia?

Yes **No**

C. Parkinson's disease, multiple sclerosis, systemic lupus erythematosus (SLE), sarcoidosis, Crohn's disease, ulcerative colitis, chronic obstructive pulmonary disease (COPD) including emphysema, chronic asthma, black lung or other chronic respiratory disease?

Yes **No**

Chronic Asthma is defined as: Using inhalers year round on a daily or weekly basis, or filling prescriptions 6 or more times in any 12 month period.

During the **last 4 years** have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

D. Kidney disease (stage 1, 2 or 3) or other kidney disorder?

Yes **No**

E. Used illegal drugs; alcoholism, alcohol use/abuse, drug use/abuse, (including prescription drugs)?

Yes **No**

During the **last 4 years** have you:

F. Been convicted for or plead no contest to reckless driving or operating while intoxicated (DWI/OWI/DUI) or had 3 or more moving violations?

Yes **No**

During the **last 2 years** have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

G. Heart attack, stroke (CVA) or transient ischemic attack (TIA)?

Yes **No**

H. Used insulin; had more than 6 seizures; spina bifida cystica, pancreatitis, tuberculosis; hepatitis B or other liver disease?

Yes **No**

Medical History Part 3

continued

If yes for angina, proceed to I1.

During the **last 2 years** have you had, been diagnosed with, treated for, tested positive for or been given medical advice by a licensed member of the medical profession for any of the following:

I. Angina (chest pain); cardiomyopathy; vascular, circulatory or blood disorder (including anemia other than iron deficiency); heart surgery of any kind including bypass surgery, angioplasty, stent implant; irregular heart rhythm such as atrial fibrillation or heart murmur; had an aneurysm surgically corrected; or do you currently have a pacemaker/defibrillator?

Yes **No**

I1. When was the angina (chest pain) first diagnosed?

- 0-12 months ago**
 13-24 months ago
 Greater than 24 months ago

If the answer to I1 is 0-12 months, then the best rate class is Graded. If the answer is 13-24 months, then the best rate class is Standard. If the answer is greater than 24 months, count I as a "No" when referring to directions below.

- i** If all questions in Part 3 are answered "No," you are potentially eligible for the Preferred product.
- i** If one question in Part 3 is answered "Yes," you are potentially eligible for the Standard product.
- i** If two or more questions in Part 3 are answered "Yes," you are potentially eligible for the Graded Death Benefit product.

Authorization to Obtain and Disclose Information

Each of the undersigned hereby certifies and represents as follows:

The statements and answers given on this application are true and complete to the best of my knowledge and belief. I acknowledge and agree (A) this application shall consist of the Individual Life Insurance Application, and any required application supplement(s)/amendment(s), and shall be the basis for any contract issued on this application; (B) that the Agent does not have the authority to waive any question on this application, to decide if insurance will be issued, or to modify any term or provision of any insurance which may be issued based on this application, only a writing signed by an officer of the Company can change the terms of this application or the terms of any insurance issued by the Company; (C) except as provided in the Conditional Receipt, if issued with the same Insured(s) as on this application, no policy applied for shall take effect until after all of the following conditions have been met: 1) the minimum initial premium must be received by the Company; 2) the Owner must have personally received and accepted the policy during the lifetime of each Insured and there must have been no change in the insurability of any Insured; and 3) on the date of the later of either 1) or 2) above, all of the statements and answers given in this application must be true and complete. Unless otherwise stated the undersigned Insured is the premium payor and Owner of the policy applied for.

I hereby authorize any licensed physician, medical practitioner, hospital, clinic or other medical or medically related facility, wellness/fitness, financial services or insurance company, MIB, Inc. ("MIB"), consumer reporting agency, data aggregator, or any other organization, institution or person, that has any records or knowledge of me or my health/fitness, finances, credit history, credit standing, credit capacity, life activities or purchase history, to give to the Company, or its reinsurers, any such information. I authorize the Company, or its reinsurers, to make a brief report of my personal health information to MIB. A photographic copy of this authorization shall be as valid as the original. I understand a credit report may be requested in connection with this authorization. I also understand that any credit reporting agency contacted in connection with this authorization may retain and use any information provided about me to the credit reporting agency to the extent that the information is in addition to or more current than the information currently held by such credit reporting agency, and do consent to such use of my information.

I hereby expressly consent to receive calls about my application from the Company or its representatives that involve the use of an automatic telephone dialing system and/or an artificial or prerecorded voice.

This authorization will be valid for 24 months, or the period permitted by applicable law in the state where the policy is delivered or issued for delivery, if shorter. Information released shall comply with the time limit, if any, permitted by applicable law in the state where the policy is delivered or issued for delivery. I understand that I may revoke it at any time by giving written notice to the Company at the above address. I understand that there are limitations on my right to revoke this authorization. Any action taken in reliance on this authorization will be valid if such action has been taken prior to receipt of notice of revocation. If this authorization is used to collect information in connection with a claim for benefits, it will be valid for the duration of the claim. If the law of my state so provides, my authorization may not be revoked during a contestable investigation. I also understand that my revocation of this authorization will not result in the deletion of codes in the MIB database if such codes are reported by the Company (or the Company becomes obligated to report such codes to MIB) while this authorization is in-force. I understand the Company may use the information collected via this authorization: (1) to underwrite my insurance application, (2) to support the operations of the Company's business, (including performing actuarial or internal business studies, research and analytics and other analysis), or (3) if a policy is issued, to evaluate contestability and eligibility for benefits, the policy's continuation or replacement, the policy's reinstatement, or to contest a claim under the policy.

The Company shall have 60 days from the date hereof within which to consider and act on this application and if within such period a policy has not been received by the Owner or if notice of approval or rejection has not been given, then this application shall be deemed to have been declined by the Company.

I acknowledge receipt of the Notice of Disclosure for (1) Notice to Persons Applying for Insurance Regarding Investigative Report, (2) MIB Pre-Notification, and (3) Notice of Insurance Information Practices.

I understand that any omissions or misstatements in this application could cause an otherwise valid claim to be denied under any insurance issued from this application.

TAXPAYER IDENTIFICATION CERTIFICATION

Under current federal tax laws, the Company is required to obtain your Taxpayer Identification Number (e.g., a social security or employer identification number, or "TIN") and certification that you are not subject to backup withholding. Please review the following certification and sign accordingly.

Under penalties of perjury, I certify that (1) the TIN listed in this application is my correct TIN; (2) I have not been notified that I am subject to backup withholding, or the IRS has notified me I am no longer subject to backup withholding, or I am not subject to backup withholding because I am exempt; and (3) I am a U.S. Person (U.S. citizen/legal resident). If not a U.S. Person, I have completed the appropriate Form W-8BEN. The IRS does not require your consent to any provision of this form other than this certification. You must cross out item (2) if you are currently subject to backup withholding.

Authorization to Obtain and Disclose Information

continued

FRAUD WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.



____ / ____ / _____
Signature of Proposed Insured Date (mm/dd/yyyy) City U.S. State / Territory



____ / ____ / _____
Signature of Parent or Legal Guardian Date (mm/dd/yyyy) City U.S. State / Territory
 (Of children under age 18)



____ / ____ / _____
Signature of Applicant/Owner Date (mm/dd/yyyy) City U.S. State / Territory
 (If other than Proposed Insured)

 Title of Trust (If owner is trust) Trustee First Name Trustee Last Name

 Print Agent 1 Name Agent 1 Number Florida License ID# Agent 1 Signature

 Print Agent 2 Name Agent 2 Number Florida License ID# Agent 2 Signature

Other Insurance (to be completed by the Agent)

Does the Proposed Insured have existing life insurance policies or annuity contracts with the company or any other company?

Yes **No**

Will the policy applied for discontinue, replace or change any existing life insurance policy or annuity?

Yes **No**

If replacement of existing insurance is involved, have you complied with all state requirements, including any Disclosure and Comparison Statements? If **no**, explain.

Yes **No** Explain

I certify that I used only company approved sales materials and copies of all sales materials used during the solicitation were provided to the applicant.



Agent Signature

NOTICE OF DISCLOSURE

Please provide a copy of these notices to the applicant and to any proposed Insureds not living in the household.

NOTICE TO PERSONS APPLYING FOR INSURANCE REGARDING INVESTIGATIVE REPORT

To proposed Insured: In connection with this application, an investigative consumer report may be prepared about you. Such reports are part of the process of evaluating risks for life and health insurance. Typically, this report will contain information about your character, general reputation, personal characteristics and mode of living. The information in the report may be obtained by talking with you or members of your family, business associates, financial sources, neighbors, and others you know. You may ask to be interviewed in connection with the preparation of any such report. Also, we may have the report updated if you apply for more coverage.

Upon your written request, we will let you know whether a report was prepared and we will give you the name, address, and telephone number of the agency preparing the report. By contacting that agency and providing proper identification, you may obtain a copy of the report.

MIB GROUP, INC. (MIB) PRE-NOTIFICATION

Proposed Insured and other persons proposed to be insured, if any: Information regarding your insurability will be treated as confidential. The Company or its reinsurers may, however, make a brief report thereon to MIB, Inc., a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply such company with the information in its file.

Upon receipt of a request from you MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642). If you question the accuracy of information in MIB's file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act (www.ftc.gov). The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734.

The Company, or its reinsurers, may also release information in its file to other insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted. Information for consumers about MIB may be obtained on its website at www.mib.com.

NOTICE OF INSURANCE INFORMATION PRACTICES

To proposed Insured: Personal information may be collected from persons other than the individual(s) proposed for coverage. Such information as well as other personal or privileged information subsequently collected by us or our Agent may in certain circumstances be disclosed to third parties without authorization. Upon request, you have the right to access your personal information and ask for corrections. You may obtain a complete description of our Information Practices by writing to Transamerica Life Insurance Company, Attn: Director of Underwriting, [4333 Edgewood Road NE, Cedar Rapids, Iowa 52499.]

Please provide a copy of these notices to the applicant and to any proposed Insureds not living in the household.

CONDITIONAL RECEIPT

No coverage will be effective prior to delivery of the policy applied for unless and until all the following conditions are met:

Conditions of Coverage

1. On the Effective Date indicated below, the state of health and all factors affecting insurability of each person proposed for coverage must be stated in the application required by the Company and the application must not contain a material misrepresentation;
2. An amount equal to the first full premium required must be paid and any check, Authorization for Electronic Funds Transfer (EFT), payroll deduction or allotment given in payment must be honored when first presented; and,
3. Each person proposed for coverage is on the Effective Date insurable and acceptable to the Company under its rules, limits and underwriting standards for the plan and for the amount applied for, without modification of plan, premium rates or amount of coverage.

Effective Date

If all of the above conditions are met, insurance in the amount applied for or \$50,000, whichever is lower, will become effective on the date the application is completed. If any of the above conditions are not met, or if the proposed Insured dies prior to a future date selected for draft of the initial premium or if the proposed Insured dies by suicide, this receipt provides no coverage, and the liability of the Company is the return of the amount remitted with this receipt. Coverage which takes effect through this receipt will terminate at the EARLIEST of the following: (a) the effective date of the policy; (b) thirty (30) days after the date of the application; (c) three (3) days after the date the Company sends written notice that the receipt is terminated.

1

Producer 1	Writing Agent Name	Agent Number	Profile Number	Percent of Agent's Split
Producer 2	Split Agent Name	Agent Number	Profile Number	Percent of Agent's Split
Producer 3	Split Agent Name	Agent Number	Profile Number	Percent of Agent's Split
Producer 4	Split Agent Name	Agent Number	Profile Number	Percent of Agent's Split

2

Agent Disclosure

How long have you known the Proposed Primary Insured? | Relationship to Proposed Primary Insured

Are you financially responsible for the Proposed Primary Insured?

Yes **No**

Are you or any of your family members named as a beneficiary on this policy application?

If yes →

Yes **No**

If, yes what insurable interest do you/your family member have in the life of the insured(s)?

Do you intend to submit multiple applications on any of the proposed insureds?

Yes **No**

Is the Agent or Split Agent also the Owner, Applicant or Payor?

Yes **No**

Is the Proposed Primary Insured or owner related to any affiliated Broker/Dealer office or employee?

If yes →

Yes **No**

Name and address of Broker/Dealer

City

U.S. State / Territory

Zip Code

Did you provide the "Notice of Disclosure" to the Proposed Primary Insured?

Yes **No** **N/A**

Please indicate how this sale was taken:

In person Phone or Video Call
(Skype, FaceTime, etc.) Other _____

Was the identification of the Proposed Primary insured verified during the sale?

Yes **No**

Type of Government issued photo ID

Issuer of Identification Document

Number

Expiration Date

3

Correspondence Information

Case Manager Name (if applicable)

Agent/Case Manager Email

Office ID

Agent/Case Manager Phone Number

Agent/Case Manager Fax Number

4

Signature

I submit this application assuming full responsibility for delivery of any coverage issued and for immediate transmittal to the Company of the first premium when collected. I certify that I reviewed the photo identification of the person(s) seeking to open this policy and verified that person seeking to open this policy is the same person in the documents reviewed. I understand that misrepresentations in connection with this and other certifications in the Company's application documents may result in disciplinary action, termination, civil action or prosecution for violation of state or federal criminal laws.

Payment with application not accepted if the primary proposed insured total coverage over \$1,000,000.00, age 76 and over, or treated for or experienced heart trouble, stroke or cancer within the past 12 months.



Signature of Writing Agent/ Registered Representative

___ / ___ / ___
Date (mm/dd/yyyy)


Introduction


Instructions:
Use this form to choose the initial premium payment method on your application for insurance or to update how you pay for an existing policy. Take care to fill in each field accurately so letters and numbers cannot be misinterpreted and attach a separate sheet if there is more than one policy number. Note that not all payment options are available on all products.



Return Completed Form To:
Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company
6400 C St. SW
Cedar Rapids, IA 52499

 Or fax it to us at:
1-800-235-4782

Questions?

 Contact your Financial Professional

 Visit us at:
transamerica.com


 Call us at:
1-800-pyramid

Policy Number (for existing policies only)

Insured First Name _____ Insured Last Name _____

Draft Date (MM/DD, 1st through 28th only)
____/____/____ *If you select an initial premium draft date in the future, it cannot be greater than 30 days after the application date, and you will not have potential coverage until that date under the Conditional Receipt.*

Total Premium \$ _____ **Recurring Payment Frequency (choose one)**
 Monthly Quarterly Semiannually Annually

 Please select your preferred payment type/s by checking the box for initial and/or recurring payments next to the option you favor. (Ex: I want to make my initial payment by check and recurring payments with my credit card.)

Payment Type Options	Initial and/or Recurring Payment	Form Information
Bank Draft (ACH/ EFT)	<input type="checkbox"/> Initial <input type="checkbox"/> Recurring	Complete the ACH payment section below
Social Security Benefits Billing (SSB)	<input type="checkbox"/> Initial <input type="checkbox"/> Recurring	Complete the SSB Option info on the next page. To pay by SSB Card, tokenize the card # and fill out the Credit Card Payment section; or for direct SSB account draft, fill out the Bank Draft Payment section.
Credit Card	<input type="checkbox"/> Initial <input type="checkbox"/> Recurring	Tokenize your card number, and complete the Credit Card Payment section below
Check	<input type="checkbox"/> Initial	No additional form required; mail your check to the address at the top of this form
Direct Bill	<input type="checkbox"/> Recurring	No additional form required; this method only available quarterly, semiannually, or annually. Bills are generated 30 days prior to due date.

If using Social Security Benefits for either form of payment, please enter payer date of birth and then select one:

Payer date of birth

____/____/____

- Beneficiary receiving Supplemental Security Income (SSI) 1st of the month (Option A)
- Benefit Paid on 3rd of each month, started receiving SS benefits prior to May 1997 or receiving both SS benefits and SSI payments (Option B)
- Benefit Paid on Second Wednesday (Option C)
- Benefit Paid on Third Wednesday (Option D)
- Benefit Paid on Fourth Wednesday (Option E)

Credit Card Payment Information

Credit Card Type: VISA MasterCard

PCI Token #



Create your PCI token at: creditcardtoken.transamerica.com (Reminder: When you enter your credit card information on the Token website, your unique number will start with a "T". Be sure to write the full number, including the T, on the line at left.)

Cardholder First Name

Cardholder Last Name

Card Exp. Date

____/____

Payment Amount

\$ _____

The cardholder is the (choose one):

Insured Owner Spouse Other: _____

Cardholder Address

City

State

Zip

Cardholder Phone Number

Cardholder Signature:

X _____

By signing I acknowledge that I have read and agreed to all of the following consents that pertain to my preferred premium payment method.

Bank Draft (ACH/EFT) Payment Information

Account Type: Checking Savings

Account Holder First Name

Account Holder Last Name

Trust or Entity (if entity, add the title of officer and name of entity; if trust, add trustee's name)

Financial Institution Name

Financial Institution City

State

Zip

Routing Number

Account Number

The account holder is the (choose one):

Insured Owner Spouse Other: _____

Account Holder Signature:

X _____

By signing I acknowledge that I have read and agreed to all of the following consents that pertain to my preferred premium payment method.

Consents

If a conditional receipt was issued along with this authorization, initial premium will be withdrawn/cashed upon receipt of the application by the Company. Unless a conditional receipt was issued along with this authorization, I/we agree this authorization shall not become effective for payment of the initial premium unless and until after a contract is issued and all other conditions of coverage set forth in the application have been met.

As a convenience to me, I request and authorize the Company named above to make withdrawals, by draft or electronic transfer, from my account with the financial institution named for: (1) premiums becoming due (including premiums which have increased from the initial payment amount under the terms of the policy(ies) or due to changes made to the policy(ies)); (2) other amounts due under the policy(ies) listed above (including any amendments, endorsements, riders, or amounts past due); (3) loan payments if authorized above or later agreed to by me; and/or (4) such other payments as I may authorize the Company to make. I request that this authorization, unless previously revoked, continue to apply to any conversion, renewal, or change later made to the policy(ies). I understand that if a withdrawal is not honored for payment by the financial institution, with or without cause and whether intentionally or inadvertently, and the premiums are not otherwise paid within the grace period allowed by a policy, the policy may terminate.

As a convenience to me, I hereby request the financial institution named above (and its successors and assigns) to accept and honor the draft or transfer withdrawals made by the Company from my account. I agree the financial institution shall be fully protected in honoring such draft or transfer.

This authorization shall take effect when recorded and processed by the Company and financial institution and will remain in effect until I notify the Company or the financial institution in writing to terminate and the Company or financial institution has a reasonable time to act on the termination request. I hereby terminate any prior authorization of the Company to initiate charges to this account for the above policy(ies) effective the date on which the initial charge is made under this authorization. I also understand and agree that if a withdrawal is not honored by the financial institution for any reason, the Company may cease attempting to make withdrawals through the use of this authorization.

Distributions Will Be Subject to Identity Verification

To help ensure the security of your funds, if bank account information is provided, the Company may obtain a consumer report from a Consumer Reporting Agency ("CRA") to help verify the validity and accuracy of the account information provided. If I have provided the company with bank account information, I authorize the Company to obtain a consumer report from the CRA as described above, and acknowledge that I: (1) understand that in order for the CRA to verify my account information, some of my personal information will be shared with the CRA; and (2) consent to such sharing, retention, and use.



Schedule of Social Security Benefit Payments 2021

JANUARY 2021						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

FEBRUARY 2021						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28						

MARCH 2021						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

APRIL 2021						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

MAY 2021						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

JUNE 2021						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

JULY 2021						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

AUGUST 2021						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

SEPTEMBER 2021						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

OCTOBER 2021						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

NOVEMBER 2021						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

DECEMBER 2021						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Benefits paid on	Birth date on
Second Wednesday	1 st – 10 th
Third Wednesday	11 th – 20 th
Fourth Wednesday	21 st – 31 st

- Supplemental Security Income (SSI)
- Social Security benefits prior to May 1997; or if receiving both Social Security and SSI, Social Security is paid on the third of the month.

If you don't receive your payment on the expected date, please allow three additional mailing days before contacting Social Security.



Securing today and tomorrow

SocialSecurity.gov

Social Security Administration
 Publication No. 05-10031
 ICN 456100 | Unit of Issue — HD (one hundred)
 January 2020 (Recycle prior editions)
 Schedule of Social Security Benefit Payments 2021
 Produced and published at U.S. taxpayer expense



Withdrawal/Surrender Request

- Transamerica Financial Life Insurance Company
Home Office: Harrison, New York
- Transamerica Life Insurance Company
Home Office: 4333 Edgewood Road NE, Cedar Rapids, IA 52499
- Transamerica Premier Life Insurance Company
Home Office: 4333 Edgewood Road NE, Cedar Rapids, IA 52499

SECTION 1. Policy Information (Fill out all information in this section)

Check if Insured and Owner are the same.

Policy/Certificate # _____

Policy Owner Name _____

Insured Name _____

Policy Owner Address _____

Insured Street Address _____

Policy Owner City, State and Zip _____

Insured City, State and Zip _____

Policy Owner Email Address _____

Special Instructions: _____

Is this a new policy owner address? Yes No

For variable policies: When an address change is completed within a 10 day period of a surrender request, the Company will hold mailing the payment for 10 business days.

SECTION 2. Withdrawal/Surrender (Select only one)

Withdrawal Options:

Distributions May Be Subject To Identity Verification

To help ensure the security of your account and funds, once your distribution request is received, the Company may be obtaining a consumer report from a consumer reporting agency ("CRA") to help verify the validity and accuracy of the account information provided.

I authorize the Company to obtain a consumer report from a CRA as described above, and acknowledge that I: (i) have read the explanation above; (ii) understand that in order for the CRA to verify my account information, some of my personal information will be shared with the CRA in the strictest confidence and as permitted by law and will be retained and used by the CRA only as permitted by law; and (iii) consent to such sharing, retention and use.

- Amount of Withdrawal: \$ _____ Net Amount or Gross Amount
- Withdrawal from side fund or deposit fund \$ _____ from _____
- Withdrawal/Partial Surrender to pay premiums for policy # _____ due date ____ / ____ / _____

Surrender Options:

- Request termination of policy/certificate
Once your policy is surrendered, please destroy your policy as it is of no further value. All claims and rights under the contract are forfeited at time of surrender.
- Request surrender of a rider only

Special Instructions: _____

Please send disbursement: (Please select only one option)

- Regular Mail** **Overnight** (\$20 fee for weekdays, \$30 fee for weekends) **Wire** (\$50 fee, Bank Information is required)

Bank Name	Bank Address	
Bank Phone Number	Bank Routing Number	Bank Account Number
Name on Bank Account		

SECTION 3. Federal Income Tax Withholding - (Refer to Notice to all Policy Owners)

I elect to have no Federal Income Tax withheld from the taxable portion of the proceeds. (If Federal withholding is elected and your state also requires it, state withholding will be deducted.)

Unless specifically indicated, I have elected to have withholding apply. Any gain included in the distribution if the life insurance policy is considered a MEC may be subject to a 10% federal tax penalty if I am not 59 1/2.

Unless we have been notified of a community or marital property interest in this policy, we will rely on our good faith belief that no such interest exists and will assume no responsibility for inquiry. I further agree to indemnify and protect the existing Insurer from any claim which may be asserted against it under the existing Policy or for any losses, injuries or expenses it may incur as a result of honoring this Agreement. The indemnification shall be binding on my heirs, executors, administrator, successors and assigns.

I certify that I am the Policy Owner and that all information provided by me is correct. I also certify that all decisions regarding this distribution have been made by me, and that no tax advice has been furnished by the Company. I acknowledge that I am personally responsible for any taxes and penalties that may result from this distribution and I release the Company from any responsibility or liability thereof. By signing this form I acknowledge that I have read the information on this form, and that I understand any distributions requested will be subject to applicable policy penalties. I understand that failure to provide the Company with my correct name and Taxpayer Identification Number will result in the Company having to ignore my election out of income tax withholding.

FEDERAL INCOME TAX WITHHOLDING INFORMATION: INTEREST ON DIVIDENDS ON DEPOSIT

Purpose of Statement: A person or payer who is required to file an information return with the IRS must get your correct Taxpayer Identification Number (TIN) to report income paid to you. Giving your correct TIN and making the appropriate certifications will pre-vent certain payments from being subject to backup withholding. If you do not certify to your TIN, the payer may be required to withhold the currently applicable percentage of payments to you.

What is Backup Withholding: Persons or payers making certain payments to you must withhold and pay to the IRS the currently applicable percentage of such payments under certain conditions. This is called "backup withholding." Payments you receive will be subject to backup withholding if:

- (1) IRS notifies the payer that you furnished an incorrect TIN, or
- (2) You are notified by IRS that you are subject to backup withholding because you failed to report all your interest and dividends on your tax return (for interest and dividend accounts only,) or
- (3) You fail to certify to the payer that you are not subject to backup withholding under (3) above (for interest and dividend accounts opened after 1983 only), or
- (4) You fail to certify TIN.

WHEN REQUESTING WITHDRAWAL OR SURRENDER, PLEASE READ THE FOLLOWING:

You have the option to elect to have no Federal Income Tax withheld from the taxable portion of the distribution. However, if you elect not to have withholding apply or if you do not have enough Federal Income Tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

Withholding will apply only to the taxable portion of your distribution. Therefore, tax liability may be calculated on a figure other than the full amount of any distribution. The Company does not provide tax or legal advice. We recommend that you seek advice from a qualified advisor.

If you, the policy owner, are a resident of a state that requires income tax withholding, you are electing not to have amounts withheld for state income taxes when you elect not to have federal income taxes withheld. If state income tax withholding applies, we will withhold the amount required by your state. No election out of withholding may be made for any payment made outside the U.S. unless the payee certifies that he is not a US citizen or US resident alien. 30% must be withheld from the taxable portion of any payment made to non-US citizen or a non-resident alien unless a lower rate is available under a treaty of the United States of America with such person's country. If you qualify for reduced withholding, please file a Form W-8.

WHEN REQUESTING A DISTRIBUTION, PLEASE READ THE FOLLOWING:

A full or partial surrender of a life insurance policy or a loan or other distribution from a life policy that is classified as a Modified Endowment Contract (MEC) for federal income tax purposes is subject to a federal tax penalty under Section 72(v) equal to 10% of any gain in the distribution or loan unless the policy owner is at least 59 1/2 or is disabled. Any distribution or loan from a MEC is considered first to be from gain in the contract and taxable and then a non-taxable recovery of investment or basis in the contract. Please consult with and rely on your tax advisor for any tax advice.

The taxable portion of your distribution is subject to federal (and applicable state) income tax withholding. Alternatively, you may elect to not have federal income tax withheld. If you elect not to withhold taxes from a taxable distribution you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

If you, the policy owner, are a resident of a state that requires income tax withholding, you are electing not to have amounts withheld for state income taxes when you elect not to have federal income taxes withheld. If state income tax withholding applies, we will withhold the amount required by your state. The undersigned certifies that; (1) the Policy is not subject to any Lien, assignment, or legal claim by any person or organization who is not a party to this agreement; and (2) that he/she/it is not involved in pending bankruptcy proceedings.

SECTION 4. Signatures

A printed name will not be accepted, please sign with a signature. Please complete all applicable fields - refer to requirements on page 4. **Before signing this form please read the Notice to all Policy Owners enclosure that could affect the financial transaction(s).**

Owner Signature Title (for Trust or Corporation) _____ Date Signed _____

Social Security Number/Tax ID Number _____ Date of Birth _____

Joint Owner Signature (if applicable) _____ Date Signed _____

Joint Owner Social Security Number/Tax ID Number _____ Date of Birth _____

Assignee Signature (if applicable) _____ Title _____ Date Signed _____

Irrevocable Beneficiary Signature (if applicable) _____ Date Signed _____

*Under penalties of perjury, I certify:

- 1) that the number shown on this form is my correct taxpayer identification number, and
- 2) that I am not subject to backup withholding because
 - a. I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
 - b. the Internal Revenue Service has notified me that I am no longer subject to backup withholding, and
- 3) I am a U.S. citizen or U.S. resident for tax purposes

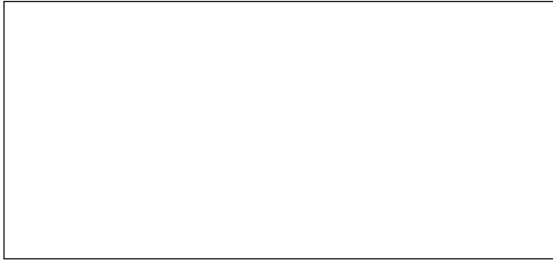
WE WILL NEED: Medallion Signature Guarantee (Variable Life Insurance) or Notary Public Stamp (Fixed Life Insurance) for any withdrawals or surrenders \$250,000 or above.

State of _____ On this _____ day of _____ (month/year), before me personally

County of _____ appeared _____, and executed the foregoing

(Seal)

(name of signer)



instrument and acknowledged it to be his/her/its free act and deed.

Notary Public

My Commission Expires _____

If a Medallion Signature Guarantee stamp is required, when faxing please photocopy the Withdrawal/Surrender Form in black and white prior to faxing it since the original green ink may not be visible when faxed.

SIGNATURE REQUIREMENTS

Individual Owners – Must sign this form on the line provided as owner and provide date of birth.

Partnerships – Two authorized partners must sign below the name of the partnership, the title ‘partner’ must follow each signature.

Corporation is owner – One officer other than the insured or owner must sign below the name of the corporation. The officer’s title must follow the signature. A corporate signature is required to support any signature. An entity form or corporate resolution is required.

Trust is the owner – The Trustee must sign using the following layout as an example, “John Doe, trustee under XYZ trust dated June, 1, 1999”.

Power of Attorney – The Power of Attorney must sign using the following layout as an example, “John Doe, POA”.

Guardian or Conservator or agent acting under power of attorney – the signature of the guardian/conservator or agent acting under a power of attorney must sign on behalf of the owner. Paperwork received from the court should be provided as proof if not already on file with the insurance company.

Beneficiary – Any irrevocable beneficiary must sign this form for a withdrawal request.

Assignee – If the policy has been assigned as collateral security, the assignee must sign this Withdrawal request. If the assignee is a business, an officer of the assignee must sign and include the officer’s title (please sign and print).



**Notice to Applicant
Regarding Replacement
of Life Insurance**

Transamerica Life Insurance Company

Transamerica Premier Life Insurance Company

Home Office: 4333 Edgewood Road NE, Cedar Rapids, IA 52499

A decision to buy a new policy and discontinue or change an existing policy may be a wise choice or a mistake.

Get all the facts. Make sure you fully understand both the proposed policy and your existing policy or policies. New policies may contain clauses which limit or exclude coverage of certain events in the initial period of the contract, such as the suicide and incontestable clauses which may have already been satisfied in your existing policy or policies.

Your best source for facts on the proposed policy is the proposed company and its agent. The best source on your existing policy is the existing company and its agent.

Hear from both before you make your decision. This way you can be sure your decision is in your best interest.

If you indicate that you intend to replace or change an existing policy, Florida regulations require notification of the company that issued the policy.

Florida regulations give you the right to receive a written Comparative Information form which summarizes your policy values. Indicate whether or not you wish a Comparative Information Form from the proposed company and your existing insurer or insurers by placing your initials in the appropriate box below.

YES

NO

DO NOT TAKE ACTION TO TERMINATE YOUR EXISTING POLICY UNTIL YOUR NEW POLICY HAS BEEN ISSUED AND YOU HAVE EXAMINED IT AND FOUND IT ACCEPTABLE.

I have read this notice and received a copy of it.

Applicant's Signature

Date

Agent's Signature

Date

Agent's Name (Printed or Typed)

Agent's Address (Printed or Typed)

Agent's Company (Printed or Typed)

Information on Policies which may be replaced:

<u>Company Name</u>	<u>Policy Number</u>	<u>Name of Insured</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____

Transamerica Life Insurance Company

Home Office: 4333 Edgewood Road NE Cedar Rapids, IA 52499

Unless otherwise stated, "You" refers to the Proposed Primary Insured.

Proposed Insured Personal Information



Legal First Name	Middle Name	Legal Last Name	Suffix
Social Security Number		Date of Birth (mm/dd/yyyy)	
_ _ - _ - _		_ / _ / _ _	

Child Personal Information



Legal First Name	Middle Name	Legal Last Name	Suffix
Social Security Number		Date of Birth (mm/dd/yyyy)	
_ _ - _ - _		_ / _ / _ _	

Gender

Male Female

Relationship to the Proposed Primary Insured

Natural Born Child
 Stepchild
 Legally Adopted Child
 Natural Born Grandchild
 Step-Grandchild
 Legally Adopted Grandchild
 Other _____

Child Personal Information



Legal First Name	Middle Name	Legal Last Name	Suffix
Social Security Number		Date of Birth (mm/dd/yyyy)	
_ _ - _ - _		_ / _ / _ _	

Gender

Male Female

Relationship to the Proposed Primary Insured

Natural Born Child
 Stepchild
 Legally Adopted Child
 Natural Born Grandchild
 Step-Grandchild
 Legally Adopted Grandchild
 Other _____

**Child
Personal
Information**



Legal First Name	Middle Name	Legal Last Name	Suffix
Social Security Number _ _ - _ - _		Date of Birth (mm/dd/yyyy) _ / _ / _	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female			
Relationship to the Proposed Primary Insured <input type="checkbox"/> Natural Born Child <input type="checkbox"/> Stepchild <input type="checkbox"/> Legally Adopted Child <input type="checkbox"/> Natural Born Grandchild <input type="checkbox"/> Step-Grandchild <input type="checkbox"/> Legally Adopted Grandchild <input type="checkbox"/> Other _____			

**Child
Personal
Information**



Legal First Name	Middle Name	Legal Last Name	Suffix
Social Security Number _ _ - _ - _		Date of Birth (mm/dd/yyyy) _ / _ / _	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female			
Relationship to the Proposed Primary Insured <input type="checkbox"/> Natural Born Child <input type="checkbox"/> Stepchild <input type="checkbox"/> Legally Adopted Child <input type="checkbox"/> Natural Born Grandchild <input type="checkbox"/> Step-Grandchild <input type="checkbox"/> Legally Adopted Grandchild <input type="checkbox"/> Other _____			

**Child
Personal
Information**



Legal First Name	Middle Name	Legal Last Name	Suffix
Social Security Number _ _ - _ - _		Date of Birth (mm/dd/yyyy) _ / _ / _	
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female			
Relationship to the Proposed Primary Insured <input type="checkbox"/> Natural Born Child <input type="checkbox"/> Stepchild <input type="checkbox"/> Legally Adopted Child <input type="checkbox"/> Natural Born Grandchild <input type="checkbox"/> Step-Grandchild <input type="checkbox"/> Legally Adopted Grandchild <input type="checkbox"/> Other _____			

It is represented that the statements and answers given above are true, complete, and correctly recorded, to the best of my knowledge and belief. To the extent allowed by law, I waive my rights to prevent disclosure of any knowledge or information about the above questions. This waiver applies to any health care provider, physician, hospital, official or employee, or other person who has attended or examined me, or who has been consulted by me. I authorize such person(s) to make such disclosures. Such person(s) may also testify to their knowledge. This authorization is made on behalf of myself and any person who shall have or claim any interest in any contract of insurance issued on this application.

I acknowledge and agree that this Supplemental Application together with the Individual Life Insurance Application, the Individual Life Insurance Application - Personal History, and any other application supplement(s)/amendment(s), shall be the basis for any insurance issued. This Supplemental Application shall form a part of the original application and of the policy issued thereunder, if any, and they shall be binding on any person who shall have or claim any interest under such policy.

Signature

FRAUD WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.



_____/_____/_____
Signature of Proposed Primary Insured Date (mm/dd/yyyy) City U.S. State / Territory



_____/_____/_____
Signature of Parent or Legal Guardian Date (mm/dd/yyyy) City U.S. State / Territory
 (Of children under age 18)



_____/_____/_____
Signature of Applicant/Owner Date (mm/dd/yyyy) City U.S. State / Territory
 (If other than Proposed Primary Insured)

If entity, show title of officer and name of entity. →

If trust, show trustee's name.

 Title of Trust (If owner is trust)

 Print Producer 1 Name Producer 1 Number Florida License ID# Producer 1 Signature

 Print Producer 2 Name Producer 2 Number Florida License ID# Producer 2 Signature