

Transamerica Financial Life Insurance Company

Home Office: Harrison, New York

Transamerica Life Insurance Company

Transamerica Premier Life Insurance Company

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

**Disclosure
Military Sales Practice**

In accordance with applicable law, the following information is provided with respect to the life insurance policy for which you have applied (the "Policy") with the Companies noted above (the "Companies").

- As a member of the United States Armed Forces, you are advised that subsidized life insurance is available to you from the Federal Government under the Servicemembers' Group Life Insurance (SGLI) program, under subchapter III of chapter 19 of title 38, United States Code. Insurance coverage available under the SGLI program is available in \$50,000 increments up to the maximum coverage amount of \$400,000. Effective July 1, 2014, the current basic SGLI premium rate is 7 cents per \$1,000 of insurance. The premium includes an additional \$1.00 per month for Traumatic Injury Protection coverage.
- This Policy is not offered or provided by the Federal Government, and the Federal Government has in no way sanctioned, recommended, or encouraged the sale of the Policy being offered.
- No person has received any referral fee or incentive compensation in connection with the offer or sale of the Policy, unless such person is a licensed agent/producer of the Companies.
- The policy being offered to you may have the ability to accumulate cash value which could be used pay contract charges or fees in certain circumstances. The terms and circumstances under which this contract may accumulate cash value, and where any cash value could be used to pay contract charges or fees are detailed in your contract and product illustration;
- This Policy contains a "free look" period of no less than 10 days. (The "free look" period may be more depending on your state of residence.) You may choose to return the Policy during the "free look" period. If returned to the Company at the address shown on the cover of the Policy, your Policy becomes void, and we will refund your premiums paid (according to the terms stated in the Policy).

With respect to a sale or solicitation on Federal land or facilities located outside of the United States, if you need the assistance of the governmental agency that regulates insurance; or if you have a complaint you have been unable to resolve with your insurer, you may contact the state insurance commission for the State having primary jurisdiction: http://www.naic.org/state_web_map.htm

I acknowledge that I have read and understand the information about the Policy's "free look" provision and I have received a copy of an illustration and/or the application.

Signature of Proposed Insured

Date

Signature of Applicant/Owner if other than the Proposed Insured

Date

If the policy was solicited on a military installation, DD Form 2885 was left with the client, and other required forms were reviewed, completed and copies were left with the client.

Producer Signature

Date

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