Underwitten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, Iowa.

VOLUNTARY BENEFITS
TRANSLEGACY℠

Automatic Face Amount Increase Rider
5 Year Option

As you plan to expand your family or assets, automatic increases can help your coverage keep up with your plans.

This rider offers the opportunity to automatically add additional coverage in the future without providing evidence of insurability. It's a smart choice if you're looking to help protect your family's rising standard of living.

You and your spouse *(not available to children)* can automatically add insurance coverage on each of your first five *(three for spouse)* contract anniversary dates, without answering any medical questions. The planned periodic premium will be increased by $52 annually.

The rider is available to you from age 16 through 65 (spouse through age 60) only during the initial eligibility period and cannot be added to contract later or to any new coverage.

Calculating Your Premium

When this rider is exercised the Planned Periodic Premium (PPP) will increase by $52 for each year your death benefit is increased. Each annual increase is equal to the amount of insurance you can purchase for $1 of additional premium per week at the age you are when exercising this option and your rate class. This option costs nothing until you exercise it.

Before each contract anniversary date, you'll receive notification of your new face amount and PPP. At that time, you may refuse the increase by sending written notice to the Insurer within 31 days. If you refuse the increase, the rider automatically stops and cannot be exercised in the future, and cannot be reinstated.

Increase to the contract due to the automatic increase options will not affect the amounts accelerated under the accelerated death benefit riders for long term care and critical care. However, the following riders change in conjunction with the Automatic Face Amount Increase Rider:

ADB for Terminal Illness	Waiver of Monthly Deductions	AD&D

For unscheduled contract increases, the insured may choose to increase the base only, or to increase any rider face amounts *(subject to rider maximums)*. Unscheduled decreases will reduce all rider face amounts, except for the child term rider.

Continued on the back.

TRANSAMERICA WORKSITE MARKETING

The Automatic Face Amount Increase Rider (Rider Form Series CRBUCK00) is available on TransLegacy Universal Life Insurance contracts. Forms may vary, coverage available where product is approved.

Any unscheduled increases or decreases in the contract will result in the termination of the Automatic Face Amount Increase Rider. The option automatically stops on the earliest of the following:

- the date your contract lapses;
- the day after the final option date listed on your contract;
- the day after the contract anniversary date that coincides with or next follows your 70th birthday;
- the date you refuse an automatic increase; the date you request an increase or decrease in your coverage face amount;
- the date you receive any benefits under an accelerated death benefit option;
- the date a waiver rider is exercised; or the date the Insurer receives your written request to terminate the option.

This rider will be optional on contracts for insured employees age 16 through 65 and insured spouses who are age 16 through 60. All benefits are subject to a 90 day elimination period and a 30 day waiting period for sickness conditions from the rider's effective date.

This Rider will terminate on the earliest of the following dates or events:

- The date the cumulative payments of the monthly accelerated death benefit amount equal 100% of the face amount of this rider;
- The date the rider or the contract lapses for failure to pay premiums, subject to the grace period of the contract;
- The date the owner requests termination;
- The date of the insured's death;
- The date the contract terminates;
- The date a non forfeiture option under the contract, if any, becomes effective.

This is a brief summary of the Automatic Face Amount Increase Rider benefits.
Limitations and exclusions may apply. Refer to the rider and contract certificate for complete information.