

JOSHUA BARNARD
4964 CANYON DR
SANTA ROSA CA 95409-3205



premier.transamerica.com

POLICY STATEMENT for 6600395964

Statement Period: FEB 22 2019 – FEB 22 2020

Statement Date: FEB 24 2020

Policy Information

Product:	Transamerica Financial Foundation IUL		
Issue Age:	31	Face Amount:	\$ 100,000.00
Policy Date:	FEB 22 2018	Gross Death Benefit:	\$ 100,206.00
No Lapse Ending Date:	FEB 22 2038	Net Death Benefit*:	\$ 100,206.00
		Death Benefit Option:	Increasing
Owner:	JOSHUA BARNARD		
Insured:	JOSHUA BARNARD		

Policy Reconciliation

Beginning Policy Value:	+\$	96.58
Premiums Paid:	+\$	600.00
Premium Expense Charges:	-\$	36.00
Interest Credited:	+\$	22.03
Total Monthly Deductions:	-\$	475.08
(including any rider charges and Extra Premium Rating if applicable		
	\$	38.36)
Withdrawals:	-\$	0.00
Other Charges:	-\$	1.39
= Ending Policy Value:	+\$	206.14

Values by Account Option

Index Account(s):	+\$	206.14
Basic Interest Account:	+\$	0.00
= (unloaned) Policy Value:	+\$	206.14
Loan Reserve:	+\$	0.00
= Policy Value:	+\$	206.14
Surrender Charge:	-\$	2,350.00
Indebtedness (Loan Balance):	-\$	0.00
= Cash Surrender Value:	+\$	0.00

*Please see explanation of Net Death Benefit on the Important Policy Owner Notice page.

At your next Policy Anniversary, your Policy Value is projected to be \$ 156.71, assuming no policy changes going forward. This projection is based on guaranteed assumptions for the Cost of Insurance rates, Expense Charges, Interest and the timely payment of Planned Periodic Premium.

Servicing Agent: JENNY J LEE
695 NORTH FIRST STREET
SAN JOSE CA 95112

(408) 216-0181

Review each page of this statement carefully. If you have any questions about this statement, please contact your Servicing Agent, the General Agency listed above, or one of our customer service representatives at (800) 851-9777.

POLICY STATEMENT



Insured: JOSHUA BARNARD
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Riders and Supplemental Benefits

Rider/Benefit	Amount	Insured
Overloan Protection Rider		JOSHUA BARNARD
Terminal Illness Benefit		JOSHUA BARNARD

If applicable, the Terminal Illness Benefits and LTC Rider Benefits are considered an acceleration of the death benefit.

Primary Beneficiaries

SHIRLEY MOORE

Premium

Current Premium Allocations:

S&P 500® Index Account	0%
Global Index Account	100%
Basic Interest Account	0%

Planned Periodic Premium: \$ 50.00 Monthly

Your Premiums Paid as of Statement Date:	\$ 1,200.00
(-) Your Withdrawals taken as of Statement Date:	\$ 0.00
(-) Your Loan Balance as of Statement Date:	\$ 0.00
=Net Cumulative Premiums Paid as of Statement Date:	\$ 1,200.00

Minimum Monthly No Lapse Premium: \$ 48.16

The No Lapse Guarantee Provision of your Policy requires a Minimum Monthly No Lapse Premium of \$ 48.16 and expires on FEB 22 2038. As of the Statement Period End Date, if the Insured is not on LTC Rider claim, you should have paid Net Cumulative Premiums of at least \$ 1,204.00 in order to keep the No Lapse Guarantee in effect. The No Lapse Guarantee is not currently in effect.



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Premium Payments

Date	Account Name	Seg No.	Premium Received	Premium Expense Charge	Net Amount
MAR 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	02			\$ 0.00
	Global Index Account	02			\$ 47.00
	Basic Interest Account	02			\$ 0.00
APR 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	03			\$ 0.00
	Global Index Account	03			\$ 47.00
	Basic Interest Account	03			\$ 0.00
MAY 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	04			\$ 0.00
	Global Index Account	04			\$ 47.00
	Basic Interest Account	04			\$ 0.00
JUN 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	05			\$ 0.00
	Global Index Account	05			\$ 47.00
	Basic Interest Account	05			\$ 0.00
JUL 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	06			\$ 0.00
	Global Index Account	06			\$ 47.00
	Basic Interest Account	06			\$ 0.00
AUG 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	07			\$ 0.00
	Global Index Account	07			\$ 47.00
	Basic Interest Account	07			\$ 0.00
SEP 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	08			\$ 0.00
	Global Index Account	08			\$ 47.00
	Basic Interest Account	08			\$ 0.00
OCT 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	09			\$ 0.00
	Global Index Account	09			\$ 47.00
	Basic Interest Account	09			\$ 0.00



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Premium Payments

Date	Account Name	Seg No.	Premium Received	Premium Expense Charge	Net Amount
NOV 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	10			\$ 0.00
	Global Index Account	10			\$ 47.00
	Basic Interest Account	10			\$ 0.00
DEC 01 2019			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	11			\$ 0.00
	Global Index Account	11			\$ 47.00
	Basic Interest Account	11			\$ 0.00
JAN 01 2020			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	12			\$ 0.00
	Global Index Account	12			\$ 47.00
	Basic Interest Account	12			\$ 0.00
FEB 01 2020			\$ 50.00	-\$ 3.00	
	S&P 500® Index Account	01			\$ 0.00
	Global Index Account	01			\$ 47.00
	Basic Interest Account	01			\$ 0.00
TOTALS			\$ 600.00	-\$ 36.00	
	S&P 500® Index Account				\$ 0.00
	Global Index Account				\$ 564.00
	Basic Interest Account				\$ 0.00



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Global Index Account (by Segment) – during Statement Period FEB 22 2019 – FEB 22 2020

		Seg No. 01		Seg No. 02		Seg No. 03		Seg No. 04		Seg No. 05
Segment Value as of Statement Period Start Date	+\$	48.02	+\$	0.00	+\$	0.00	+\$	0.00	+\$	8.67
Net Premiums	+\$	47.00	+\$	47.00	+\$	47.00	+\$	47.00	+\$	47.00
Monthly Deductions	+\$	0.00	+\$	0.00	-\$	30.35	-\$	39.39	-\$	48.08
Index Account Monthly Charge	+\$	0.00	+\$	0.00	+\$	0.00	-\$	0.10	-\$	0.10
Loans and Withdrawals	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Loan Principal Repayments	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Loan Interest Charged	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Account Transfers In/Out	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Guaranteed Minimum Interest	+\$	0.38	+\$	0.35	+\$	0.12	+\$	0.02	+\$	0.12
Loan Interest Credited	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Excess Interest Credit	+\$	4.27	+\$	0.00	+\$	1.00	+\$	0.00	+\$	0.84
Segment Value as of Statement Period End Date	+\$	99.67	+\$	47.35	+\$	17.77	+\$	7.53	+\$	8.45



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Global Index Account (by Segment) – during Statement Period FEB 22 2019 – FEB 22 2020

		Seg No. 06		Seg No. 07		Seg No. 08		Seg No. 09		Seg No. 10
Segment Value as of Statement Period Start Date	+\$	11.39	+\$	11.37	+\$	11.35	+\$	5.78	+\$	0.00
Net Premiums	+\$	47.00	+\$	47.00	+\$	47.00	+\$	47.00	+\$	47.00
Monthly Deductions	-\$	50.70	-\$	50.77	-\$	50.75	-\$	53.73	-\$	50.49
Index Account Monthly Charge	-\$	0.20	-\$	0.11	-\$	0.12	-\$	0.21	-\$	0.13
Loans and Withdrawals	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Loan Principal Repayments	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Loan Interest Charged	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Account Transfers In/Out	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Guaranteed Minimum Interest	+\$	0.10	+\$	0.03	+\$	0.06	+\$	0.06	+\$	0.05
Loan Interest Credited	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00	+\$	0.00
Excess Interest Credit	+\$	0.88	+\$	0.00	+\$	0.34	+\$	2.60	+\$	3.57
Segment Value as of Statement Period End Date	+\$	8.47	+\$	7.52	+\$	7.88	+\$	1.50	+\$	0.00



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Global Index Account (by Segment) – during Statement Period FEB 22 2019 – FEB 22 2020

	Seg No. 11	Seg No. 12	<u>TOTALS</u>
Segment Value as of Statement Period Start Date	+\$ 0.00	+\$ 0.00	+\$ 96.58
Net Premiums	+\$ 47.00	+\$ 47.00	+\$ 564.00
Monthly Deductions	-\$ 50.49	-\$ 50.33	-\$ 475.08
Index Account Monthly Charge	-\$ 0.13	-\$ 0.29	-\$ 1.39
Loans and Withdrawals	+\$ 0.00	+\$ 0.00	+\$ 0.00
Loan Principal Repayments	+\$ 0.00	+\$ 0.00	+\$ 0.00
Loan Interest Charged	+\$ 0.00	+\$ 0.00	+\$ 0.00
Account Transfers In/Out	+\$ 0.00	+\$ 0.00	+\$ 0.00
Guaranteed Minimum Interest	+\$ 0.04	+\$ 0.03	+\$ 1.36
Loan Interest Credited	+\$ 0.00	+\$ 0.00	+\$ 0.00
Excess Interest Credit	+\$ 3.58	+\$ 3.59	+\$ 20.67
Segment Value as of Statement Period End Date	+\$ 0.00	+\$ 0.00	+\$ 206.14



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Segment Interest Rate Detail - during Segment Period

Values shown on this page do not necessarily reconcile to other pages of this policy statement because they are based on different time periods.

Global Index Account:

Seg No.	Segment Period Date Range	Beginning Segment Value	Monthly Deductions	Index Account Monthly Charge	Index Change	Cap	Rate Applied	Guaranteed Minimum Interest	Loan Interest Credited	Excess Index Interest Credited	Ending Segment Value
01	02/22/19 - 02/22/20	+\$ 48.02	+\$ 0.00	+\$ 0.00	9.6451%	15.00%	9.6451%	+\$ 0.36	+\$ 0.00	+\$ 4.27	+\$ 52.65
02	03/22/19 - N/A	+\$ 47.02	+\$ 0.00	+\$ 0.00	0.0000%	15.00%	0.0000%	+\$ 0.00	+\$ 0.00	+\$ 0.00	0.00
03	04/22/18 - 04/22/19	+\$ 48.02	-\$ 47.99	-\$ 0.03	4.1793%	15.00%	4.1793%	+\$ 0.00	+\$ 0.00	+\$ 1.00	1.00
04	05/22/18 - 05/22/19	+\$ 48.02	-\$ 47.99	-\$ 0.03	1.6149%	15.00%	0.0000%	+\$ 0.00	+\$ 0.00	+\$ 0.00	0.00
05	06/22/18 - 06/22/19	+\$ 48.02	-\$ 48.09	-\$ 0.03	3.9162%	15.00%	3.9162%	+\$ 0.10	+\$ 0.00	+\$ 0.84	0.84
06	07/22/18 - 07/22/19	+\$ 48.02	-\$ 47.98	-\$ 0.12	4.0050%	15.00%	4.0050%	+\$ 0.08	+\$ 0.00	+\$ 0.88	0.88
07	08/22/18 - 08/22/19	+\$ 48.02	-\$ 48.05	-\$ 0.04	0.8373%	15.00%	0.0000%	+\$ 0.07	+\$ 0.00	+\$ 0.00	0.00
08	09/22/18 - 09/22/19	+\$ 48.02	-\$ 48.03	-\$ 0.05	1.6703%	15.00%	1.6703%	+\$ 0.06	+\$ 0.00	+\$ 0.34	0.34
09	10/22/18 - 10/22/19	+\$ 48.02	-\$ 47.92	-\$ 0.14	10.9939%	15.00%	10.9939%	+\$ 0.04	+\$ 0.00	+\$ 2.60	2.60
10	11/22/18 - 11/22/19	+\$ 48.02	-\$ 47.99	-\$ 0.06	15.3578%	15.00%	15.0000%	+\$ 0.03	+\$ 0.00	+\$ 3.57	3.57
11	12/22/18 - 12/22/19	+\$ 48.02	-\$ 47.97	-\$ 0.07	28.4216%	15.00%	15.0000%	+\$ 0.02	+\$ 0.00	+\$ 3.58	3.58
12	01/22/19 - 01/22/20	+\$ 48.02	-\$ 47.88	-\$ 0.15	19.7708%	15.00%	15.0000%	+\$ 0.01	+\$ 0.00	+\$ 3.59	3.59

Excess Index Interest for an Index Account Segment as of its Ending Date is calculated as follows:
 (A multiplied by B) minus C where:
 A is the Rate Applied;
 B is the Beginning Segment Value minus one-half the amount taken for Monthly Deductions, minus one-half the amount taken for Index Account Monthly Charges; and
 C is any interest previously credited to the Segment during the Segment Period at the Index Account Guaranteed Minimum Interest Rate.



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Transaction History

Monthly Deductions are taken on a pro-rata basis from the Basic Interest Account and the Index Account(s). Within each Account Option, the pro-rata portion of the Monthly Deductions is deducted from the highest numbered Segment first, and then from the next highest numbered Segment(s) to the extent of their respective values.

Monthly Deductions

Date	Type	S&P 500® Index Account Net Amount	Global Index Account Net Amount	Basic Interest Account Net Amount	Shortage Account Net Amount	Monthly Deductions
MAR 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
APR 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
MAY 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
JUN 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
JUL 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
AUG 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13



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Monthly Deductions

Date	Type	S&P 500® Index Account Net Amount	Global Index Account Net Amount	Basic Interest Account Net Amount	Shortage Account Net Amount	Monthly Deductions
SEP 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
OCT 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
NOV 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
DEC 22 2019	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
JAN 22 2020	Monthly Total	\$ 0.00	\$ 39.39	\$ 0.00	-\$ 0.00	\$ 39.39
	Cost of Insurance					\$ 6.26
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.13
FEB 22 2020	Monthly Total	\$ 0.00	\$ 41.79	\$ 0.00	-\$ 0.00	\$ 41.79
	Cost of Insurance					\$ 7.86
	Expense Charges					\$ 30.00
	Rider Charge					\$ 3.93
	Total Monthly Deductions	\$ 0.00	\$ 475.08	\$ 0.00	-\$ 0.00	\$ 475.08

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Important Policy Owner Notice

This statement provides the Policy detail, including Policy values, for the Statement Period on page 1. You should compare these values and the projection of values you received when you purchased your Policy. If the values differ, you may request a projection for the future based on actual past history and current value. Call your Servicing Agent or us if you have any questions, or wish to request an alternate Premium payment schedule.

INDEX UNIVERSAL LIFE INSURANCE IS NOT A SECURITY and index universal life insurance policies are not an investment in the stock market or in the indexes. Index Account Interest is based, in part, on index performance.

Past performance of an index is not an indication of future index performance. There is no guarantee that any Excess Index Interest will be credited above the guaranteed minimum interest rate for the Index Account(s). Additionally, there is no guarantee that the company will declare an interest rate greater than the guaranteed minimum interest rate for the Basic Interest Account.

*The Net Death Benefit is equal to the Gross Death Benefit minus any outstanding Loan Balance. The final death benefit would be further reduced by any amount necessary to provide insurance to the date of the Insured's death occurring during the grace period. We will adjust the amount of the payment in accordance with any attached Riders or Endorsements, subject to their terms.

If applicable, any Long Term Care Rider benefit payments made will reduce the death benefit and are not reflected on Page 1. Please refer to the Monthly Benefit Report that accompanied your Explanation of Benefits (EOB) statement that you received with your LTC Rider claim for an explanation of how the payment of LTC Rider benefits impacts your death benefit and policy values.

S&P 500® Index Account Cap Statement

As of the end of the Statement Period, the cap for new or renewing allocations to the S&P 500® Index Account on or after FEB 22 2018 is 13.750%. This cap is unchanged from the cap as of your last anniversary prior to the end of the Statement Period. You should monitor your policy and its values regularly. Interest rates, caps and policy charges can vary. You should contact your tax advisor as to the tax implications of any planned withdrawal, loan or surrender.

Global Index Account Cap Statement

As of the end of the Statement Period, the cap for new or renewing allocations to the Global Index Account on or after FEB 22 2018 is 15.000%. This cap is unchanged from the cap as of your last anniversary prior to the end of the Statement Period. You should monitor your policy and its values regularly. Interest rates, caps and policy charges can vary. You should contact your tax advisor as to the tax implications of any planned withdrawal, loan or surrender.

Should no further Premiums be received, based on guaranteed assumptions for Cost of Insurance rates, Expense Charges and interest, your Policy will have insufficient value to remain in force on MAR 22 2020.

Should no further Premiums be received, based on non-guaranteed assumptions for Cost of Insurance rates, Expense Charges and interest, your Policy will have insufficient value to remain in force on MAR 22 2020.

Your Guaranteed Minimum Interest rate is 0.75% per annum for the Index Account(s). The Guaranteed Minimum Interest is credited throughout the Policy Year. Excess Index Interest is credited as of the Ending Date for the Segment. Segments that have not yet reached a Segment Ending Date have not received any Excess Index Interest and reflect only Guaranteed Minimum Interest. If this is your first annual Policy Statement, Segment 1 is the only Segment that has reached an Ending Date, and this is the only Segment on this statement that may show Excess Index Interest being credited.

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Your Guaranteed Minimum Interest Rate is 2.00% per annum for the Basic Interest Account.

The Ending Date of a Segment is the last Monthly Date in its Segment period and is the same date as the next Beginning Date.

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your Policy to understand how it may perform in the future. You should not consider replacement of your Policy or make changes in your coverage without requesting a current illustration. You may annually request, without charge, such an illustration by contacting your Servicing Agent or the General Agency listed on page 1, or one of our customer service representatives at (800) 851-9777.

You may also submit your request in writing to us at the following address:
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY
4333 EDGEWOOD RD NE
CEDAR RAPIDS, IA 52499

If you do not receive a current illustration of your Policy within 30 days from your request, you should contact your state insurance department.

A Policy Statement is provided annually after the Policy Anniversary date and may be requested periodically between Policy Anniversaries.

Please review this Policy Statement and future Policy Statements carefully and contact your Servicing Agent or us with any questions or changes. For more complete definitions and explanations of terms, please refer to your Policy. Please keep all Policy Statements with your important documents.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by the Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by the Company. This policy is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such policy nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

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Glossary of Terms

Basic Interest Account	An Account Option for which the interest is based on rates declared by the Company. The Basic Interest Account is comprised of Basic Interest Account Segments. The value of the Basic Interest Account is the sum of the values of those Segments plus any amount(s) pending application to a Basic Interest Account Segment.
Beginning Date	The first Monthly Policy Date for a Segment. The Beginning Date is reset on the Segment's Ending Date.
Beginning Segment Value	The starting point for determining any Excess Interest. This is the renewing amount (if any) from the prior Segment Period, plus Net Premiums, loan repayments and the net amount of transfer activity (together with any interest) credited on the Beginning Date, minus withdrawals, loans and Partial Surrender Charges (if any) allocated to the Segment during the Segment Period. Beginning Segment Value may be less than zero if there were withdrawals, loans or Partial Surrender Charges (if any) taken against that segment. Certain contracts also require an adjustment to the Beginning Segment Value for half of the Monthly Deductions and Index Account Monthly Charges to arrive at the basis for crediting Excess Interest.
Cap	The maximum Index Change that can be used to determine the Excess Index Interest credited to an Index Account Segment. Each Index Account Segment may have a different Cap. Caps are declared by the Company at its discretion.
Cash Surrender Value	The amount available upon surrender. The Cash Surrender Value equals the Policy Value less any Surrender Charge and less any Indebtedness. The policy's cash surrender value will be reduced by the sum of any Long Term Care Rider benefit payments (if applicable).
Death Benefit Option	The Death Benefit section of your Policy explains how the Death Benefit is determined based on which Death Benefit Option is in effect.
Ending Date	The date used to determine the ending value of a Segment. The Ending Date for a Segment is the last Monthly Date in its Segment Period and is the same date as the next Beginning Date. The Ending Date is reset at that time for the next Segment.
Ending (unloaned) Policy Value	Policy Value less Loan Reserve, if any.
Excess Index Interest Credited	Any interest credited to an Index Account Segment in excess of interest credited at the Index Account Guaranteed Minimum Interest Rate. Any Excess Index Interest for a Segment will only be credited as of that Segment's Ending Date.
Expense Charges	Includes monthly policy fee, per unit charge or monthly expense charge (if applicable).

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Face Amount	An amount used to determine the Death Benefit. This is sometimes referred to as Specified Amount.
Gross Death Benefit	Death Benefit as defined in your Certificate plus Base Insured Rider coverage, if any. Upon the death of the insured, any death benefit payable will be reduced by the sum of any Long Term Care Rider benefit payments (if applicable). If the death benefit payable under the certificate is less than the residual death benefit, if any, we will pay the residual death benefit instead.
Guaranteed Minimum Interest	Interest credited monthly on each Index Account Segment.
Indebtedness	Also referred to as Loan Balance. Loan interest accrues throughout the policy year. Capitalization of loan interest on the Loan Amount occurs on anniversaries.
Index Account	An Account Option for which any interest in excess of the minimum guaranteed rate is based in part on changes in the values of published Indexes. Each Index Account is comprised of Index Account Segments. The value of each Index Account is the sum of the values of those Segments, plus any amounts pending application to a Segment of that Index Account. A list of the Index Accounts in your Policy on the Policy Date appears in your Policy Data/Specifications Pages. We may make other Index Accounts available in the future.
Loan Amount	The sum of all loans requested plus loan interest capitalized minus loan principal repayments.
Loan Interest Credited	Interest credited to the Loan Reserve.
Loan Reserve	The portion of the Policy Value covering the Loan Amount when you borrow from this Policy. The Loan Reserve is credited with interest separately from the Account Options.
Minimum Monthly No Lapse Premium	The minimum monthly Premium that must be paid to keep the No Lapse Guarantee in effect. The Minimum Monthly No Lapse Premium may be adjusted for policy changes. We will notify the Owner of the new Minimum Monthly No Lapse Premium.
Monthly Deductions	Amounts taken from the Policy Value on the Monthly Date.
Net Cumulative Premiums Paid	Total premiums paid, less any withdrawals taken, less any Indebtedness.
No Lapse Guarantee	The Policy will not enter the Grace Period during the No Lapse Period as specified in the Policy if the Net Cumulative Premiums paid is greater than or equal to the sum of all Minimum Monthly No Lapse Premiums due on or before that Monthly Date.
Other Charges	Includes the Index Account Monthly Charge when applicable.
Other Interest Credited	Includes Guaranteed Minimum Interest credited and Loan Interest credited on the Basic Interest Account.

POLICY STATEMENT



Insured: JOSHUA BARNARD
Policy Number: 6600395964
Statement Date: FEB 24 2020

Other Transactions	Includes Loan activity, Withdrawals, Transfers.
Planned Periodic Premium	The amount and frequency of the scheduled Premiums. However, premium payments are flexible and you may change the amount and frequency of payments.
Policy Date	The date coverage under this Policy becomes effective and the date from which Policy Anniversaries, Policy Years, Monthly Dates and Policy Months are determined.
Policy Value	The sum of the values of the Account Options, plus the amount of the Loan Reserve, if any.
Premium Expense Charge	An administrative charge deducted from each Premium payment.
Rider Charge	The rider charge in the Transaction History section includes supplemental benefits and extra premium ratings on the Insureds, if applicable. This charge does not include any Long Term Care charges.
Segment	A component of the Basic Interest Account or of an Index Account. Premiums and Transfers are applied to Segments with Beginning Dates on the next Monthly Date.
Segment Period Date Range	Segment Beginning Date to Segment Ending Date. The Ending Date of a Segment is the last Monthly Date in its Segment Period and is the same date as the next Beginning Date.
Shortage Account	Established when all unloaned Policy Value has been depleted and unpaid Monthly Deductions will be collected from future premiums. In this case a negative Policy Value is reflected in the segment labeled GP.
Surrender Charge	This amount equals the charge that would have been deducted if the Policy had been fully surrendered on the date this value was calculated.

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NOTICE OF PRIVACY PRACTICES TRANSAMERICA COMPANIES

This Notice is provided to you by the Transamerica companies listed at the end of this Notice. We value our customers and your trust in us, especially when you share your personal information with us. We understand that the privacy and security of that personal information is important to you. We call this information "data". This Notice describes the data we collect and how we use, share and protect such data. The types of data we collect and share depend on the type of product or service you have with us. Also, Transamerica websites' and applications' Terms of Use and Privacy Statements provide additional detail on the treatment and handling of data when interacting with these sites or applications. If your relationship with us ends, we will continue to handle your data in accordance with this Notice.

Data That We Collect: We collect the following types of data:

Data	Typical Data Sources
Name, email and physical address, age, social security and driver's license numbers, employment, financial and health data and history.	<ul style="list-style-type: none"> You directly, when you submit applications and forms and engage in communications with us Employers, healthcare providers, other insurance companies and other authorized entities
Data about your transactions with us. Data about your transactions with unaffiliated third parties ("Third Parties") that is shared with Transamerica. Transactional data collected as part of your interaction with Transamerica or provided by Third Parties can include, but is not limited to, account balances, accrued benefits, coverages, premiums, payment and claims history, financial transactions, and medical or health data.	<ul style="list-style-type: none"> Our affiliates (companies under common ownership) Third Parties Transamerica's websites, digital platforms, and applications Assistive technologies, mobile or wearable devices, or other similar technology
Credit history, employment information and other information about your creditworthiness, medical care and health.	<ul style="list-style-type: none"> Consumer reporting agencies and other service providers we use such as third party data suppliers Your employers, healthcare providers, other insurance companies and other authorized entities
Data about products and services you obtain or in which you might be interested.	<ul style="list-style-type: none"> You Third Parties with whom we have joint marketing arrangements Other Third Parties as allowed
Data you provide to Third Parties when you have authorized the Third Party to share such data with other parties. This includes data collected through Third Party applications, websites, or other digital interfaces, data you share with us, data you have authorized us to receive, or data you have authorized Third Parties to share with us.	<ul style="list-style-type: none"> Third Party applications, websites, or other digital interfaces where you have agreed to share your data Assistive technologies, mobile or wearable devices, or other similar technology

How We Use Your Data: We use data to provide our services and for purposes allowed by law, this includes use authorized by you. For example, we may use your data to:

- Process claims and transactions,
- Research, develop, and market products and services,
- Prevent and prosecute fraud or criminal activities,
- Support online customer experiences, digital platforms, and/or applications you elect to participate in
- Maintain your accounts,
- Comply with applicable laws and for security purposes,
- Maintain, operate, and market our business, or

Sharing Data: We may share your data with Third Parties and affiliates as permitted or required by law, or when you authorize us to do so. In certain situations, our ability to share information is limited by other restrictions, such as certain contractual agreements with plan sponsors or similar arrangements. **We will honor those restrictions to the extent they conflict with the terms of this Notice.**

We may also share your data with Third Parties in certain circumstances, such as:

- Those who provide services to support our business, including processing claims, account maintenance, and marketing and sales,
- Credit bureaus,
- Insurance regulators, law enforcement, governmental authorities and other Third Parties in response to legal process or as required by law,
- Health care professionals, including to verify coverage or to provide information relating to a medical condition,
- Governmental agencies so they can decide if you are eligible for public benefits,
- Other financial companies in connection with joint marketing efforts,

- Other insurance companies (including successor insurers), agents and insurance support organizations to coordinate your benefits or in connection with insurance transactions involving you,
- Group policyholders, for example, regarding claims experience or to support service audits,
- Certificate or policyholders regarding the status of an insurance transaction,
- Those who have a legal or beneficial interest in your assets (such as creditors with a lien on your account),
- Your employer or plan sponsor as needed to support the administration of employee accounts (but only as permitted by law and only if you have established an account in connection with your employer),
- Your representatives and lawyers,
- To prevent and prosecute fraud or criminal activities,
- To conduct actuarial or research studies, and
- In connection with the sale or merger of all or part of our business

Our affiliates include a broad range of companies who provide financial services. These include insurance companies and agencies, and investment advisors. They also include agencies and broker/dealers who may not be included in the scope of this Notice. If we serve you through one of these professionals not covered under the Notice, you may contact them directly for information regarding their privacy practices. Specific contact information for these professionals can be found on your statements and other correspondence from them. We do not share information about your creditworthiness among our affiliates. The Transamerica affiliated companies with whom we may share your other information may include our companies with a Transamerica or Stonebridge name.

For example, we may share your data with our affiliates:

- For their everyday business purposes;
- So they can tell you about products and services they offer;
- So they can determine which of their products and services may be of interest to you;
- So they can provide various services to us to support our business, such as claims processing, maintaining your account, and marketing products and services to you; or
- So they can audit themselves or their agents

Your Choice to Limit Marketing by Transamerica Affiliates: You may limit our affiliates' use of certain types of data to market their own products and services to you ("Opt Out"). To do this, choose one of the Opt Out methods set forth below. This data relates to your transactions and experiences with us. For example, this may include the products you own and your account history. Your choice to limit marketing offers from our affiliates will apply for at least 5 years from when you Opt Out. Once that period expires, we will send you a renewal Notice. That renewal Notice will allow you to continue to limit marketing offers from our affiliates for at least another 5 years. If you have already Opted Out of marketing offers from our affiliates, you do not need to Opt Out again until you receive a renewal Notice. If you hold a policy or account jointly with someone else, your Opt Out elections will apply to everyone on the account. When you are no longer our customer, we will continue to share your data as described in this Notice (including your Opt Out, if applicable). However, you may contact us at any time to elect to Opt Out.

To Opt Out: To limit our sharing of data with affiliates for marketing by affiliates as described above, you may:

- Call us at **877-257-4690** and our menu will prompt you through your choice(s), or
- Visit us online at **www.transamerica.com/optout**

Your Right of Access and Correction: You have a right of access and correction with respect to data we collect except data that relates to and is collected in connection with a claim or criminal or civil lawsuit involving you. You must make your request to us in writing listing the account or policy numbers with the data you are requesting to access. If you tell us of an error in the data, we will review it and if we agree, we will correct our records. If we don't agree, you may dispute our findings in writing and send your statement to us. We will include your statement whenever we provide your disputed information to anyone outside Transamerica. This is a summary of your rights. For a copy of our more detailed Notice of Insurance Information Practices as applicable to your product or service, please send a written request to 6400 C St. SW Cedar Rapids, IA 52499-0001.

Protecting Your Data: We maintain appropriate controls to limit access to data to persons who need access to it in order to do their jobs or to provide products and services to you. We train our workforce in the proper handling of data. In addition, we maintain other physical, technical, and administrative or procedural safeguards to protect your data.

Other Privacy Protections for Vermont Residents only. We will not share data we collect about you with Third Parties, except as permitted by Vermont law or authorized by you. We may still share data about our transactions or experiences with you with our affiliates. **For California Residents only.** If you are a California resident, you will receive a separate notice with additional choices.

We may revise this Notice. If we make material changes, we will notify you as required by law. This Notice is provided by the following Transamerica companies and any separate accounts established for products they offer:

Transamerica Advisors Life Insurance Company
Transamerica Casualty Insurance Company
Transamerica Investors Securities Corporation
Transamerica Premier Life Insurance Company
Transamerica Retirement Solutions, LLC

Transamerica Capital, Inc
Transamerica Financial Life Insurance Company
Transamerica Life Insurance Company
Transamerica Retirement Advisors, LLC
Stonebridge Benefit Services, Inc



Important Privacy Choices for California Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

☐ NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

☐ NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services. Please review the Transamerica Privacy Notice for a list of these affiliated companies.

Name: JOSHUA BARNARD

Account or Policy Number(s): 6600395964

Signature: _____

To exercise your choices do one of the following:

- (1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records);
- (2) Call this toll-free number 877-257-4690;
- (3) Reply electronically by contacting us through the following Internet option:
www.transamerica.com/optout

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Transamerica Premier Life Insurance Company
HOME OFFICE: Cedar Rapids, Iowa
Administrative Office:
4333 Edgewood Rd NE
Cedar Rapids, IA 52499
(800) 851-9777
premier.transamerica.com

JOSHUA BARNARD
4964 CANYON DR
SANTA ROSA CA 95409-3205

FEB 24 2020

Policy Number: **6600395964**
Insured(s): JOSHUA BARNARD

Dear Policy Owner:

Insurance law in your state provides you the option to appoint a designated person to receive copies of correspondence related to grace period expiration notices and lapse or cancellation notices due to nonpayment of premium. As the policy owner, you would continue to receive these notices; the designated person would only receive a copy.

If you choose to name a designated person to receive these notices, the regulations require that you complete the information below. If you do not want to designate a person at this time, you may disregard this form.

Please note the following responsibilities for all parties involved:

- We are not able to accept verbal requests for designations.
- If the designated party wishes to cancel receipt of the notices mentioned above, both our company and you must receive written notification from the designated person. If you wish to cancel, we only need written notification from you.
- Receipt by a designated person of any lapse or grace notices associated with your above policy does not constitute acceptance of liability on the part of the designee or on the part of the insurer.

Designated Person's name, address and phone number:

Name: _____
Address: _____

Phone Number: _____

Policy owner's signature and date

Should you have any questions or require additional information, please feel free to contact one of our Customer Service Representatives. They may be reached at (800) 851-9777.

Sincerely,

Customer Service

CC:
54KGW
JENNY J LEE

TRP13

TRPCRT13