



Everyone deserves a better Tomorrow.

Trans\$ureSM whole life insurance helps
provide “no surprises” financial protection.

Tammy’s stellar resume and experience let her be choosy when she begins job hunting in a new city. One of her kids is on the autism spectrum, so benefits, including life insurance, are a huge part of her decision-making process.

She chooses a growing graphic design company with available whole life insurance from Transamerica. She likes that she can borrow against the cash value of the death benefit in an emergency. Because her son will need life-long care, she will always need life insurance, so she also appreciates the paid-up death benefit offered after the later of 16 years or age 65.

Feel a sense of financial security with whole life insurance.

Trans\$ureSM is a whole life insurance policy designed to help provide financial protection for the insured’s family, with a death benefit that can be used for final expenses, for college tuition, for living expenses or as an inheritance. It also accumulates cash value (with a minimum 4% interest rate) that can be borrowed against while alive¹.

Nearly 65% of Americans feel they need more life insurance than what their employer currently provides.² Whole life insurance is a great supplement to an employer’s term life insurance because it helps protect for an entire lifetime, not just while you are part of the workforce.

Eligibility

- Employee, ages 16 through 70 (\$5,000 - \$500,000³ benefit, not to exceed 5x base salary)
- Spouse or equivalent by law, ages 16 through 65 (\$5,000 - \$100,000 benefit)
- Children/Grandchildren, ages 15 days through 24 (\$25,000 benefit)

Choose a company you can trust.

In today’s financial environment, it’s smart to have life insurance through a reliable company with a heritage of over 100 years of helping families. You can trust Transamerica to be there when you need us most.

¹ Upon written request, employees may borrow up to the available loan value of their certificate. The interest rate on cash value securing loans is 8.0% (7.4% in advance) with a minimum loan amount of \$250. The loan value of the certificate is the cash value less the amounts of any existing loans, loan interest payable in advance to the next certificate anniversary and three monthly deductions.

² 2015 Insurance Barometer Study Executive Summary 2015, LIMRA. Use of statistic does not imply endorsement.

³ Acceptance based on answers to questions on the application for insurance.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.

This is a brief summary of Trans\$ureSM Whole Life Insurance. Policy form series CPWL0100 and CCWL0100. Rider form series CRABTI00, CRULWT00, CRABLT00, CREXTB00, CRABCC00, CRADD200, CRISLT00, CRWPL100, CRWPO100 and CRHIL00. Forms and form numbers may vary.

This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Product Highlights

Payroll-deducted premiums

Accumulates cash value

Guaranteed 4% interest rate

Loan and withdrawal options

Product Details

Included Riders	Plan 1
Accelerated Death Benefit for Long Term Care Rider Accelerates 6% for confinement or 4% for home health care	Included
Accelerated Death Benefit for Terminal Illness Rider Accelerates up to the lesser of \$150,000 or 75%	Included
Waiver of Premium due to Layoff Rider	Included

Trans\$ure - Interest Sensitive Whole Life Insurance Illustration

With Riders: TI, WPLF, LTC

Non-Tobacco



Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$100,000 Face Amount		Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	
16	N/A†		5.76	21,633	11.51	43,265	16
17	N/A†		5.96	21,532	11.92	43,064	17
18	N/A†		6.16	21,429	12.32	42,857	18
19	N/A†		6.38	21,321	12.76	42,642	19
20	N/A†		6.60	21,208	13.21	42,416	20
21	N/A†		6.84	21,090	13.69	42,179	21
22	N/A†		7.10	20,965	14.21	41,929	22
23	N/A†		7.36	20,833	14.73	41,665	23
24	N/A†		7.63	20,694	15.26	41,388	24
25	N/A†		7.91	20,548	15.82	41,096	25
26	4.11	10,197	8.22	20,394	16.44	40,788	26
27	4.26	10,116	8.53	20,233	17.07	40,465	27
28	4.43	10,031	8.86	20,063	17.73	40,125	28
29	4.61	9,942	9.23	19,883	18.46	39,766	29
30	4.79	9,846	9.59	19,692	19.19	39,384	30
31	4.98	9,745	9.97	19,490	19.94	38,979	31
32	5.18	9,637	10.37	19,275	20.74	38,549	32
33	5.40	9,524	10.80	19,047	21.61	38,094	33
34	5.63	9,404	11.26	18,807	22.53	37,614	34
35	5.87	9,277	11.73	18,553	23.48	37,106	35
36	6.13	9,142	12.26	18,284	24.53	36,568	36
37	6.40	9,000	12.81	18,001	25.63	36,001	37
38	6.69	8,850	13.39	17,701	26.78	35,401	38
39	6.99	8,692	13.99	17,383	27.99	34,766	39
40	7.31	8,524	14.63	17,047	29.26	34,094	40
41	7.64	8,346	15.29	16,691	30.59	33,382	41
42	8.00	8,158	16.00	16,315	32.01	32,630	42
43	8.36	7,959	16.73	15,918	33.45	31,835	43
44	8.75	7,749	17.50	15,498	35.01	30,995	44
45	9.15	7,527	18.30	15,055	36.61	30,109	45
46	9.59	7,293	19.18	14,586	38.36	29,172	46
47	10.06	7,045	20.12	14,090	40.24	28,180	47
48	10.65	6,782	21.31	13,563	42.63	27,126	48
49	11.31	6,500	22.62	13,001	45.24	26,001	49
50	11.99	6,201	23.98	12,401	47.97	24,802	50
51	12.72	5,881	25.45	11,762	50.90	23,523	51
52	13.50	5,541	27.00	11,082	54.01	22,163	52
53	14.32	5,179	28.65	10,358	57.30	20,716	53
54	15.21	4,794	30.42	9,589	60.84	19,177	54
55	16.14	4,387	32.28	8,773	64.57	17,546	55
56	17.12	3,954	34.24	7,907	68.49	15,814	56
57	18.16	3,494	36.33	6,988	72.66	13,975	57
58	19.27	3,003	38.55	6,006	77.11	12,011	58
59	20.46	2,477	40.94	4,954	81.88	9,908	59
60	21.75	1,914	43.50	3,828	87.01	7,655	60
61	23.14	1,311	46.29	2,622	92.59	5,244	61
62	24.64	668	49.29	1,337	98.59	2,673	62
63	26.25	0	52.49	0	104.99	0	63
64	27.95	0	55.90	0	111.80	0	64
65	29.78		59.56		119.13		65
66	31.85		63.70		127.41		66
67	34.08		68.16		136.32		67
68	36.49		72.98		145.97		68
69	39.11		78.22		156.45		69
70	41.95		83.91		167.82		70

† The requested face amount results in a premium less than \$4.00 per week.

Solve for Target Premium – A100

* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%. The Child Term Rider may be added for additional premium of \$0.29 Weekly per \$5,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

10/4/2017

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: MD Ver: 4.2.0.0

TransSure - Interest Sensitive Whole Life Insurance Illustration

With Riders: TI, WPLF, LTC

Tobacco



Issue Age	Weekly Premium	\$25,000 Face Amount	\$50,000 Face Amount	\$100,000 Face Amount	Issue Age
		Guaranteed Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	
16	N/A†		7.74	24,260	16
17	N/A†		7.89	24,137	17
18	4.02	12,005	8.05	24,010	18
19	4.17	11,940	8.35	23,879	19
20	4.34	11,871	8.69	23,743	20
21	4.50	11,800	9.01	23,601	21
22	4.68	11,726	9.37	23,452	22
23	4.86	11,648	9.74	23,296	23
24	5.07	11,566	10.14	23,132	24
25	5.27	11,481	10.55	22,962	25
26	5.52	11,391	11.03	22,783	26
27	5.77	11,298	11.54	22,595	27
28	6.02	11,199	12.04	22,398	28
29	6.29	11,094	12.59	22,189	29
30	6.59	10,983	13.18	21,967	30
31	6.90	10,865	13.81	21,731	31
32	7.22	10,740	14.45	21,480	32
33	7.55	10,607	15.11	21,214	33
34	7.92	10,466	15.84	20,933	34
35	8.29	10,317	16.59	20,635	35
36	8.71	10,159	17.42	20,319	36
37	9.14	9,992	18.28	19,984	37
38	9.58	9,815	19.17	19,631	38
39	10.07	9,628	20.15	19,257	39
40	10.57	9,430	21.14	18,860	40
41	11.09	9,221	22.18	18,442	41
42	11.62	8,999	23.25	17,999	42
43	12.18	8,766	24.37	17,532	43
44	12.79	8,520	25.58	17,040	44
45	13.41	8,261	26.82	16,523	45
46	14.21	7,989	28.42	15,978	46
47	15.06	7,701	30.12	15,401	47
48	15.94	7,395	31.89	14,790	48
49	16.89	7,068	33.78	14,136	49
50	17.89	6,719	35.79	13,438	50
51	18.95	6,348	37.91	12,695	51
52	20.06	5,953	40.13	11,906	52
53	21.24	5,535	42.48	11,071	53
54	22.50	5,094	45.00	10,188	54
55	23.81	4,629	47.63	9,259	55
56	25.15	4,140	50.31	8,279	56
57	26.60	3,623	53.19	7,246	57
58	28.12	3,073	56.24	6,147	58
59	29.74	2,486	59.49	4,972	59
60	31.48	1,858	62.97	3,717	60
61	33.37	1,249	66.75	2,498	61
62	35.38	611	70.76	1,221	62
63	37.50	0	75.01	0	63
64	39.76	0	79.52	0	64
65	42.12		84.25		65
66	44.81		89.63		66
67	47.67		95.34		67
68	50.76		101.53		68
69	54.10		108.21		69
70	57.71		115.42		70

† The requested face amount results in a premium less than \$4.00 per week.

Solve for Target Premium – A100

* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%. The Child Term Rider may be added for additional premium of \$0.29 Weekly per \$5,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

10/4/2017

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: MD Ver: 4.2.0.0

Summary of Benefits

Accelerated Death Benefit for Long Term Care Rider (ADB-LTC) (Rider Form Series CRABLT00) - If included in plan, accelerates a portion of the coverage amount for each month that a covered employee or spouse is eligible for benefits (certified as being chronically ill and confined to a nursing/assisted living facility or receiving home health/adult day care for at least 4 visits per month). There is a 30-day waiting period and a 60-day elimination period that must be satisfied before benefits are payable. We will waive the monthly deductions each month that benefits are paid under this rider. This rider is not available for children.

The death benefit and other contract values will be reduced accordingly. This rider will terminate once 100% of the coverage amount has been accelerated or when a nonforfeiture option becomes effective.

Accelerated Death Benefit for Terminal Illness Rider (Rider Form Series CRABTI00) - If included in plan, accelerates a portion of the coverage amount if a covered person is first diagnosed with a terminal illness which, in the best medical judgment, will result in death within 12 months.

When exercised, an administrative fee of \$100 plus 12 months advanced interest will be deducted from the benefit payment. The death benefit and other contract values will be reduced accordingly and this rider will terminate.

Child Level Term Insurance Rider (Rider Form Series CRCHIL00) - If included in plan, allows a covered employee or spouse (but not both) to cover all eligible children, age 15 days through age 25, for the selected amount of term insurance. Coverage on each child terminates on that child's 26th birthday or when the parent's coverage ends, whichever is earlier. Upon termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of coverage under this rider.

Waiver of Premium due to Layoff Rider (Rider Form Series CRWPL100) - If included in plan, waives the monthly premium for up to six months per year if the employee is involuntarily laid off. Benefits are limited to three layoffs per year and are based on the employee's layoff only. Layoff of a covered spouse or child does not qualify for this waiver. Premium payments must have begun prior to the covered employee's layoff. Rider is available through age 55 and terminates on the employee's 60th birthday or when the coverage is assigned to another party, whichever is earlier.

Limitations and Exclusions

If a covered employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Individuals currently on disability or on premium waiver are not eligible for coverage.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

Accelerated Death Benefit for Long Term Care Rider

Any facility or service provider must be licensed in the covered person's state of residence, if required. Some facilities and services are not covered.

Benefits will not be paid simultaneously if the insured qualifies under this rider for confinement, home health care. In any given month the insured qualifies for both benefits, we will either pay the monthly accelerated benefit for confinement or accelerated benefit for home health care, whichever is greater.

We will not pay rider benefits for care that is received or loss incurred as a result of:

- an intentionally self-inflicted injury, or attempted suicide;
- war or any act of war, declared or undeclared, or service in the armed forces of any country;
- treatment of the insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a physician, or while under treatment for an injury or sickness; or
- the insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity.

We will not pay rider benefits if the confinement or service:

- is received outside the United States and its territories; or
- is provided by ineligible providers; or
- is rendered by members of the insured's immediate family; or
- are fully or partially reimbursed by a state or federal workers' compensation plan, Medicare, or any other governmental program, except Medicaid; or
- would not be charged for in the absence of insurance.

Accelerated Death Benefit for Terminal Illness Rider

We will not pay for conditions diagnosed prior to the effective date of the rider.

Termination of Insurance

Coverage, including all riders, ends on the earliest of the following dates:

- The monthly contract date following the receipt of written request for surrender.
- The maturity date.
- The date of death.
- The date the contract ends, lapses or becomes fully paid-up life insurance-subject to the grace period.
- The date a nonforfeiture option becomes effective.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue coverage.

Termination of the Group Master Policy

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and coverage of all remaining insureds will end, subject to the Portability Option.