

INSURANCE THAT HAS YOUR BACK

TRANS SELECT® 10 TERM LIFE INSURANCE

Do something today to get your family ready for tomorrow with *Trans Select 10* term life insurance, underwritten by Transamerica Life Insurance Company.

There is no way to know what will happen from one day to the next, but there is a way to help protect your family against the unexpected. *Trans Select 10* is our term life insurance product designed to meet life's changes — today and tomorrow.

EASY-TO-UNDERSTAND BENEFITS

We schedule *Trans Select 10* premiums to remain level for 10 years, and guarantee they will be level for the first five years. **Your premiums may start increasing annually starting in year six.** If you want, you can pay these premiums through the convenience of payroll deduction.

HOW MUCH LIFE INSURANCE DO YOU NEED?

It depends on your specific situation. You should consider the financial needs of your family so that they are able to continue paying for living expenses, such as housing and groceries, if you were to pass away early. This can help you create a stable future for the people you care about most.

HERE ARE SOME OTHER FACTORS TO CONSIDER:

- What are your current earnings and other income sources, such as 401(k), savings, and investments?
- How many people depend on you financially, including your immediate family, parents, and other dependents?
- Does your spouse work, and what is his or her earning capacity now and in the future?
- Do you have debt or any special financial needs, such as a mortgage or your children's future educational needs?

¹This benefit is not available in CT, MA, MD, NJ, PR, TN, or VA.

²This benefit is not available in MA.

This is a brief summary of *Trans Select® 10*, Term Life Insurance, underwritten by Transamerica Life Insurance Company (TLIC), Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series CPVTL200 and CCVTL200; Rider form series CRTIVT00, CRWPL200 and CRCHL200. 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.

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

HOW IT WORKS

- Waiver of premium benefit if laid off from work¹
- Offers spouse and dependent benefits
- Provides terminal illness benefit²
- Enables convenient payroll deduction
- Ability to continue insurance if you change employers or retire
- Renews after initial term without requiring medical history



Visit:

transamerica.com



Customer Service:

888-763-7474



TRANSAMERICA®

Product Details

Included Riders	Plan Option 1
Accelerated Death Benefit for Critical Care Condition Rider Accelerates up to the lesser of \$100,000 or the following %	25%
Accelerated Death Benefit for Terminal Illness Rider Accelerates up to the lesser of \$100,000 or 50%	Included
Waiver of Premium due to Layoff Rider	Included

*Riders not available to all ages, see Plan Design Rate Chart for details.

Summary of Benefits

Accelerated Death Benefit for Critical Care Condition Rider (Rider Form Series CRCCVT00) - If included in the plan design, accelerates a portion of the life insurance death benefit if an insured person is first diagnosed with a covered critical care condition (cancer, heart attack, major organ transplant surgery, renal failure, or stroke), after the 30-day waiting period.

When exercised, an administrative fee of \$250 will be deducted from the benefit payment. The accelerated amount will be deducted from the life insurance death benefit and this rider will terminate.

Accelerated Death Benefit for Terminal Illness Rider (Rider Form Series CRTIVT00) - If included in the plan design, accelerates a portion of the life insurance death benefit if an insured 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 life insurance benefit payment. The accelerated amount will be deducted from the death benefit and this rider will terminate.

Child Term Insurance Rider (Rider Form Series CRCHL200) - If included in the plan design, allows an insured employee or spouse (but not both) to insure all eligible children for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier.

Waiver of Premium Due to Layoff or Strike Rider (Rider Form Series CRWPL200) - If included in the plan design, waives the premium for up to six months per 12-month period if the employee is involuntary laid off or on a covered strike. Benefits are limited to three layoffs/strikes per 12-month period and are based on the employee's layoff/strike only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to layoff/strike. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.

Limitations and Exclusions

We will not pay benefits if an insured person dies by suicide, while sane or insane, within the first two years of insurance. If this occurs, we will refund the premiums paid minus any benefits that have been paid under any accelerated benefit rider.

Accelerated Death Benefit for Critical Care Condition Rider

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

Cancer requires histological evidence of malignancy and does not cover skin cancer other than malignant melanomas, all tumors that are histologically described as pre-malignant or are only showing early malignant change, cancer in-situ, and papillary cancer of the bladder.

Heart Attack must be based on new EKG changes consistent with injury, elevation of cardiac enzymes, and confirmatory imaging studies such as thallium scans, MUGA scans, or stress echocardiograms.

Major Organ Transplant Surgery is limited to heart, lung, liver or bone marrow transplants.

Renal Failure is limited to end stage renal failure resulting in chronic and irreversible failure of both kidneys to function requiring renal dialysis.

Stroke requires evidence of permanent neurological damage and does not cover Transient Ischemic Attacks (TIAs) or attacks of Vertebrobasilar Ischemia.

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

Employee insurance will terminate on the earliest of:

- The date the employee sends us a written notice to cancel insurance;
- The certificate anniversary date following the employee's 100th birthday;
- The date the employee dies;
- The date the certificate lapses;
- The date the group master policy terminates.

Dependent insurance will terminate on the earliest of:

- The date the employee's insurance terminates;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent insurance;
- The date the employee sends us a written notice to cancel dependent insurance.

Portability Option

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

Conversion Option

An insured person can convert his or her insurance to permanent life insurance on a policy form that we then issue, without any optional riders, in an amount not to exceed the amount of insurance terminating under the policy. The premium will be based on the insured person's age and class of risk at the time of conversion. We must receive a completed conversion application and any required premium within 31 days of termination. If the insured person dies within the 31-day conversion period, benefits will be paid as if insurance had continued, regardless of whether conversion was applied for.

Limitations and Exclusions

Termination of the Group Master Policy

The group master policy will end on the earliest of the following events:

- The date you submit a 60-day advance written request to us to terminate, the group master policy will terminate on the date specified in that request;
- If we give a 60-day advance written notice to you that we intend to terminate, the group master policy will terminate on the date specified in that notice;
- If any premium payable by you is not paid within its grace period, the group master policy will terminate on the day after the end of the grace period;
- If you fail to comply with any terms of the group master policy or the policyholder application, or otherwise fail to fulfill any obligations or duties under or pertaining to this insurance, or fail to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance, the group master policy will terminate on the 32nd day after we have given you written notice of our intent to terminate; or
- If the number of insureds during any 12-month period does not meet the minimum participation requirement shown in this proposal, the group master policy may terminate at our discretion on the 32nd day after we have given you written notice of our intent to terminate.