

Everyone deserves a better Tomorrow.

TransElite® is universal life insurance that helps provide financial protection at a competitive cost.



Help protect the people who depend on you.

Andrea chose universal life insurance because she didn't want to worry what would happen to her five-year-old, Samuel, in the event of her death. It helped her feel better about his well-being to know her life insurance death benefit would help him if the worst happened.

Universal life insurance can help safeguard your family members' futures, with benefits that can assist with your final expenses and their dependent care, living expenses or college tuition.

Give yourself peace of mind.

Only six of ten Americans surveyed said they have life insurance, and half said they needed more.¹ Eight in ten consumers who have had a positive experience with life insurance said it played a critical role after a loved one's death.²

Get the benefits that fit your needs.

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value³ so she can borrow against it in the future and protect her savings if an unexpected expense arises. In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires.

Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100, just want to add to your term life policy or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

Product Highlights

No Physicals or Blood work

Accumulates Cash Value

Guaranteed 3% Interest Rate

Withdrawal and Loan Options

Convenient Payroll Deduction

¹ Facts About Life 2013, LIMRA

² 2012 LIMRA International Survey, LIMRA

³ 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.

⁴ Acceptance based on answers to questions on the application for insurance.

Enjoy our hassle-free application and claims process.

Apply by answering a few simple questions. No physicals or blood work required!⁴ Our easy-to-navigate website allows you to update your information, keep track of your policies, apply for loans, submit claims and more from your PC or mobile device.

Use your benefits when you need them most.

15 years after Andrea signs up for universal life insurance, her son Samuel's car (older than her policy) breaks down in his junior year of college. She borrows against her policy's cash value to get him a reliable car, and they pay it back together by the time he graduates.

Life is unpredictable. Universal life offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better.

If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier. If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.

Take our portable, flexible policy with you.

When Andrea is offered a job with more travel and better salary at another company, she switches from payroll deduction to self-pay to keep her Transamerica policy. When Samuel gets a great job after college, she adjusts her premiums because she only needs to cover her own final expenses now that he can take care of himself. She lets him transfer the child term rider that had provided his life insurance while in college to his own universal life policy in his own name.

We let you keep your insurance when changing jobs and adjust premiums, death benefit and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, seeing your child through graduation or retiring.

Eligibility

You can insure your eligible spouse, children (as Andrea did) and grandchildren with their own policies or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply for policies, but all universal life policies can be maintained up to age 100.

Self	ages 16 – 80	\$10,000 - \$500,000 benefit, not to exceed 5x base salary
Spouse or equivalent by law	ages 16 through 65	\$10,000 - \$100,000 benefit
Children/Grandchildren	ages 0 through 25 years	\$25,000 benefit
Children under Optional Child Term Rider	ages 15 days through 25 years	\$10,000 or \$20,000 benefit

Trust only the best with your family's financial protection.

Not all insurance companies are the same, and not all policies offer the same benefits. Choose a company with a reliable history of helping families like yours for over 100 years.

This is a brief summary of TransElite® Universal Life Insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, IA.

Policy form series CPGUL300 and CCGUL300. Forms and form numbers may vary. This insurance may not be available in all jurisdictions.

Limitations and exclusion 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: www.tebcs.com.

TransLegacySM

universal life insurance

TransLegacySM Universal Life Insurance is **underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.**

Accelerated Death Benefit for Long-Term Care Rider with Extension of Benefits Rider and Paid-Up Insurance Benefit

Get your money early if you ever need long-term care and an added benefit to make the money go further.

Wouldn't it be helpful to take an "advance" against your life insurance death benefit if you are ever diagnosed as being chronically ill and still know there will be life insurance left for your family? That's the purpose of your Accelerated Death Benefit for Long-Term Care Rider with Extension of Benefits Rider. Chronically ill means a licensed physician says you are unable to perform for 90 days or longer at least two activities of daily living—such as dressing, taking a shower, eating, toileting, and being able to move from one activity to another—or that you suffer severe issues with memory or being able to think.

4% of your life insurance death benefit amount is available each month

The amount of money available to you if you are ever chronically ill will be 4% of your life insurance death benefit for up to 25 months, provided you are in a licensed nursing or assisted living facility. If you are receiving home health care or day care instead, it will be 2% for 50 months. There is a 30 day waiting period after the effective date for sickness conditions. There is no waiting period for accidents.

When benefits are paid under this provision, your life insurance death benefit, surrender charges, and your policy's accumulation value will be reduced proportionately. If you have an outstanding policy loan, your monthly loan payments will be subtracted from your benefits every month to continuing paying off your loan balance. Any remaining balance will be paid to your beneficiary in the event of your death. If you have used all of your death benefit, the policy will end.

An extra benefit makes your money go further

What happens if you take enough monthly advances that all of your life insurance benefit is gone? Your policy has an Extension of Benefits Rider to keep the monthly payments coming for twice as long. Here's how it works: if at the end of the 25 months or 50 months described above you have used all of your death benefit and are still ill, the death benefit will be increased by 4% or 2% a month so payments can continue for up to twice as long: an additional 25 or 50 months, depending on the type of care you are receiving. If you use all of the additional death benefit amount, the policy will end.

Paid-up life insurance

In addition, your Extension of Benefits Rider will provide a fully paid-up life insurance policy equal to 25% of your original death benefit. That's important, because as you continue to receive monthly payments, you want to make sure there is life insurance left to help protect your loved ones.

You don't have to make monthly payments when you're chronically ill

You will not need to make monthly premium payments during the months you are receiving benefits under this rider (those premium payments are waived for you).

Accelerated death benefit provisions all work together

You may have other accelerated death benefits that allow you to access your life insurance death benefits early for critical illness or other purposes. Remember that all of these accelerated benefits work together up to a maximum 100% of your life insurance death benefit.



Not available in MA, NY & PR

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Be aware of how this money is taxed

When you get early life insurance benefits, you may have to pay taxes on all or part of this money, although these payments are intended to be excluded from your gross income for federal tax purposes. These monthly payments could also impact your eligibility for public assistance programs. Talk with a qualified tax advisor and appropriate social services agencies to help you understand how an early payout could affect you and your family.

This rider may not cover all the costs associated with long term care incurred.

Limitation and Exclusions

Exclusions

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;
- Is provided by ineligible providers;
- Is rendered by members of the Insured's Immediate Family;
- Is 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.

Limitations

We will not pay Accelerated Death Benefits under this Rider for Confinement, Home Health Care, or Adult Day Care simultaneously, even if the Insured otherwise qualifies for both benefits. In any given month the Insured qualifies for both benefits, We will pay either the Monthly Accelerated Death Benefit for Confinement or the Monthly Accelerated Death Benefit for Home Health Care or Adult Day, whichever is greater. We will not pay an Accelerated Death Benefit on any Riders attached to the Contract.

Termination of Insurance Rider

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

- The date the entire death benefit proceeds of the contract have been paid under the Accelerated Death Benefit for Long Term Care Rider and the Insured no longer satisfies the conditions in What We Will Pay provision contained in such 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.
- The date the death benefit of the contract has been increased up to a total increase of 100% under the terms of the rider.

This is a brief summary of Accelerated Death Benefit for Long Term Care Rider with Extension of Benefits Rider and Paid-Up Insurance offered with TransLegacySM Universal Life Insurance. Rider form series CRABLT00 and CREXTB00. 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: www.tebcs.com.