

# YOUR FLEXIBLE BENEFITS

**TRANS\$URE<sup>SM</sup>**  
**WHOLE LIFE INSURANCE**

***Trans\$ure* is whole life insurance, underwritten by Transamerica Life Insurance Company. It's protection for the ones you love.**

When Tammy begins job hunting in a new city, her stellar resume and experience let her be choosy about her employment options and compensation. Since one of her kids is on the autism spectrum, benefits — including life insurance — play a huge part in her decision-making process.

She chooses a job at a growing company with available whole life insurance from Transamerica. She likes that she could borrow against the cash value of the death benefit in an emergency. Because her son will need lifelong 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

*Trans\$ure* is designed to help provide financial protection for your family. With the policy, you can use the death benefit for final expenses, college tuition, living expenses, or to provide an inheritance. It also builds cash value at a minimum 4% interest rate that you can borrow against.<sup>1</sup>

Whole life insurance is a great supplement to an employer's term life insurance because it provides protection for an entire lifetime, not just while you are part of the workforce.

## ELIGIBILITY

- Employee, ages 16 through 70 (\$5,000 - \$500,000<sup>2</sup> 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 more than 100 years of helping families. You can trust Transamerica to be there when you need us most.

<sup>1</sup>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.

<sup>2</sup>We base your acceptance on the information you provide on your insurance application.

This is a summary of *Trans\$ure* Whole Life Insurance, **underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.** Policy form series CPWL0100 and CCWL0100. Rider form series CRABT100, CRULWT00, CRABLT00, CREXTB00, CRABCC00, CRADD200, CRISLT00, CRWPL100, CRWP0100 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.

**Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at [tbcs.com](http://tbcs.com).**

21805\_CWL01C0418

## HOW IT WORKS

- Payroll-deducted premiums.
- Accumulates cash value.
- Guaranteed 4% interest rate.
- Loan and withdrawal options.



**Visit:**

[transamericabenefits.com](http://transamericabenefits.com)



**Customer Service:**

888-763-7474

**Catchings Agency: 601-355-7489**



**TRANSAMERICA®**

## Summary of Benefits

---

**Accelerated Death Benefit for Living Benefit Rider** (Rider Form Series CRLLT300) - If included with the policy, accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a covered chronic illness and in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.

**Extension of Benefits Rider** (Rider Form Series CRLEX100) - If included with policy, after 100% of the death benefit amount has been accelerated under the Accelerated Death Benefit for Living Benefit Rider and the insured employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-LB death benefit amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the death benefit amount to be paid to the beneficiary upon the insured person's death. This rider will terminate when the cumulative increases total 100% of the death benefit amount in effect when the ADB-LB accelerations began, or earlier if the insured person is no longer eligible for benefits.

**Accelerated Death Benefit for Terminal Illness Rider** (Rider Form Series CRABT100) - If included in plan design, accelerates a portion of the death benefit 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.

**Accidental Death & Dismemberment Rider** (Rider Form Series CRADD200) - If included in plan design, pays accidental death and dismemberment benefits if a covered employee or spouse dies or suffers dismemberment as the result of a covered accident. The accidental death benefit is equal to the amount of universal life insurance or \$150,000, whichever is less. The dismemberment benefits range from 25% to 100% of this amount, depending on the type of dismemberment. Additional benefits include seatbelt, air bag, common carrier, elder care, spouse job training, child education and child care. This rider is not available for children. This rider is available through age 65 and terminates on the employee's 70th birthday.

**Child Level Term Insurance Rider** (Rider Form Series CRCHIL00) - If included in plan design, 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 design, 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 Living Benefit Rider

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

- 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.
- the insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness.
- 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.

### Extension of Benefits Rider

The rider will terminate on the earliest of:

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the date the entire death benefit has been paid under the Accelerated Death Benefit for Living Benefit Rider, or when the policy no longer satisfies the Eligibility for Benefits provision;
- the date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Living Benefit Rider;
- the date a nonforfeiture option, if any, becomes effective; or
- the date a one-time lump sum payment under the Accelerated Death Benefit for Living Benefit Rider is paid.

### Accelerated Death Benefit for Terminal Illness Rider

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

### Accidental Death and Dismemberment Rider

We will not pay for losses caused directly or indirectly by any of the following reasons.

- suicide or an intentionally self-inflicted injury, while sane or insane;
- sickness, disease, physical or mental infirmity, pregnancy or any other kind of illness, or any medical or surgical care, diagnosis, or treatment for such condition;
- committing or attempting to commit a felony or engaging in an illegal occupation;
- voluntary use of any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction;
- voluntary taking, absorbing or inhaling of a poison, gas or fumes;
- involvement in an accident that occurs while he or she was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs;
- travel in or descent from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- service in the military or any auxiliary unit attached thereto; or
- participation in any of the following activities: motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing or any related hazardous activity.

### 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, insurance 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 insurance.

## Limitations and Exclusions

---

### 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.

## Disclosures

---

This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

### GROUP BENEFITS DISCLOSURE POLICY

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness and integrity. In addition, we realize that having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

TEB's Group Benefits Compensation Disclosure Notice (below) describes the various means by which agents may be compensated for the sale of our products. It is the responsibility of your agent to share specific information with you about his or her compensation arrangements with TEB. Accordingly, please direct any compensation disclosure questions directly to your agent.

### COMPENSATION DISCLOSURE NOTICE TO ALL POLICYHOLDERS

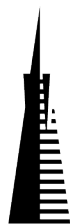
Agents who sell and service our products are paid a commission. It varies by the type of insurance policy sold and the state where the policy was sold, and is based on a percentage of the premium received in the first year, and at policy renewal. Agents may receive advances or loans against anticipated commissions for cases sold or to be sold. These advances may or may not require the payment of interest, depending upon the agent's total business and historical experience with TEB.

Agents may receive other compensation from TEB in the form of cash or non-cash awards or prizes, based upon a variety of factors that may include the level of premium written or earned, persistency and growth of premium, or other performance measures. Agents who manage, supervise or recruit other agents or wholesale our products and services to other agents, may receive commission overrides on business that results from their efforts.

Some of our agents may receive additional payments for providing services in connection with the administration of our products. Fees for such services may be calculated on a per policy or per certificate basis or upon the premium volume associated with a specific case. TEB may additionally reimburse these agents/administrators for certain expenses, such as the cost of mailings.

Agents may occasionally obtain exclusive rights to market TEB products or services to agents, employers, employees, or members of associations or unions. Certain groups or associations may also agree to endorse TEB's products to their members. TEB may pay a fee for these exclusive marketing rights or endorsements. See your proposed policy documents or policy certificate package for more information on any such arrangements.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: [www.tebcs.com](http://www.tebcs.com).



TRANSAMERICA®