



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 (\$50,000 benefit, not to exceed 5x base salary)
- Spouse or equivalent by law, ages 16 through 65 (\$15,000 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.

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

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 DETAILS

Included Riders	Plan 1
Accelerated Death Benefit for Long Term Care Rider with Extension of Benefits 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

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.

Extension of Benefits Rider (Rider Form Series CREXTB00) - If included in plan, after 100% of the coverage amount has been accelerated under the ADB-LTC rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-LTC coverage amount by by the percent of acceleration under the ADB-LTC rider so that monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the covered person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-LTC accelerations began, or earlier if the covered person is no longer eligible for benefits.

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.

TransSure - Interest Sensitive Whole Life Insurance Illustration

With Riders: TI, WPLF, EXT, LTC

Non-Tobacco



Issue Age	\$15,000 Face Amount		\$25,000 Face Amount		\$50,000 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†		N/A†		5.94	21,633	16
17	N/A†		N/A†		6.15	21,532	17
18	N/A†		N/A†		6.36	21,429	18
19	N/A†		N/A†		6.59	21,321	19
20	N/A†		N/A†		6.83	21,208	20
21	N/A†		N/A†		7.07	21,090	21
22	N/A†		N/A†		7.33	20,965	22
23	N/A†		N/A†		7.60	20,833	23
24	N/A†		N/A†		7.88	20,694	24
25	N/A†		4.08	10,274	8.17	20,548	25
26	N/A†		4.24	10,197	8.49	20,394	26
27	N/A†		4.41	10,116	8.82	20,233	27
28	N/A†		4.58	10,031	9.16	20,063	28
29	N/A†		4.77	9,942	9.54	19,883	29
30	N/A†		4.96	9,846	9.93	19,692	30
31	N/A†		5.16	9,745	10.32	19,490	31
32	N/A†		5.37	9,637	10.74	19,275	32
33	N/A†		5.59	9,524	11.18	19,047	33
34	N/A†		5.82	9,404	11.65	18,807	34
35	N/A†		6.07	9,277	12.14	18,553	35
36	N/A†		6.35	9,142	12.70	18,284	36
37	N/A†		6.64	9,000	13.28	18,001	37
38	4.17	5,310	6.95	8,850	13.91	17,701	38
39	4.36	5,215	7.26	8,692	14.53	17,383	39
40	4.56	5,114	7.61	8,524	15.22	17,047	40
41	4.77	5,007	7.95	8,346	15.91	16,691	41
42	4.99	4,895	8.33	8,158	16.66	16,315	42
43	5.22	4,775	8.70	7,959	17.41	15,918	43
44	5.46	4,649	9.11	7,749	18.23	15,498	44
45	5.72	4,516	9.53	7,527	19.06	15,055	45
46	6.00	4,376	10.00	7,293	20.01	14,586	46
47	6.30	4,227	10.50	7,045	21.00	14,090	47
48	6.68	4,069	11.13	6,782	22.27	13,563	48
49	7.09	3,900	11.82	6,500	23.64	13,001	49
50	7.52	3,720	12.53	6,201	25.07	12,401	50
51	7.98	3,528	13.30	5,881	26.60	11,762	51
52	8.46	3,324	14.11	5,541	28.23	11,082	52
53	8.98	3,107	14.97	5,179	29.94	10,358	53
54	9.53	2,877	15.88	4,794	31.76	9,589	54
55	10.11	2,632	16.85	4,387	33.70	8,773	55
56	10.73	2,372	17.88	3,954	35.77	7,907	56
57	11.39	2,096	18.99	3,494	37.98	6,988	57
58	12.09	1,802	20.16	3,003	40.32	6,006	58
59	12.85	1,486	21.42	2,477	42.84	4,954	59
60	13.65	1,148	22.76	1,914	45.52	3,828	60
61	14.53	787	24.21	1,311	48.44	2,622	61
62	15.46	401	25.77	668	51.55	1,337	62
63	16.46	0	27.43	0	54.87	0	63
64	17.52	0	29.20	0	58.41	0	64
65	18.65		31.09		62.19		65
66	19.95		33.24		66.49		66
67	21.33		35.55		71.11		67
68	22.83		38.05		76.10		68
69	24.45		40.75		81.50		69
70	26.20		43.67		87.34		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.

10/24/2016

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

Issue State: IA Ver: 3.0.0.3111

TransSure - Interest Sensitive Whole Life Insurance Illustration

Tobacco



With Riders: TI, WPLF, EXT, LTC

Issue Age	Weekly Premium	\$15,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount	Guaranteed Cash Value at Age 65*	Issue Age
		Guaranteed Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*		
16	N/A†		N/A†	7.96	24,260	16
17	N/A†		4.06	12,068	24,137	17
18	N/A†		4.14	12,005	24,010	18
19	N/A†		4.30	11,940	23,879	19
20	N/A†		4.47	11,871	23,743	20
21	N/A†		4.64	11,800	23,601	21
22	N/A†		4.82	11,726	23,452	22
23	N/A†		5.01	11,648	23,296	23
24	N/A†		5.22	11,566	23,132	24
25	N/A†		5.43	11,481	22,962	25
26	N/A†		5.68	11,391	22,783	26
27	N/A†		5.95	11,298	22,595	27
28	N/A†		6.20	11,199	22,398	28
29	N/A†		6.48	11,094	22,189	29
30	4.07	6,590	6.79	10,983	21,967	30
31	4.26	6,519	7.11	10,865	21,731	31
32	4.46	6,444	7.44	10,740	21,480	32
33	4.66	6,364	7.77	10,607	21,214	33
34	4.89	6,280	8.16	10,466	20,933	34
35	5.12	6,190	8.54	10,317	20,635	35
36	5.38	6,096	8.97	10,159	20,319	36
37	5.65	5,995	9.42	9,992	19,984	37
38	5.93	5,889	9.88	9,815	19,631	38
39	6.24	5,777	10.39	9,628	19,257	39
40	6.54	5,658	10.90	9,430	18,860	40
41	6.86	5,532	11.44	9,221	18,442	41
42	7.20	5,400	12.00	8,999	17,999	42
43	7.54	5,259	12.58	8,766	17,532	43
44	7.92	5,112	13.20	8,520	17,040	44
45	8.30	4,957	13.84	8,261	16,523	45
46	8.81	4,793	14.68	7,989	15,978	46
47	9.35	4,620	15.59	7,701	15,401	47
48	9.91	4,437	16.52	7,395	14,790	48
49	10.51	4,241	17.52	7,068	14,136	49
50	11.14	4,031	18.58	6,719	13,438	50
51	11.81	3,809	19.68	6,348	12,695	51
52	12.51	3,572	20.85	5,953	11,906	52
53	13.24	3,321	22.07	5,535	11,071	53
54	14.03	3,056	23.38	5,094	10,188	54
55	14.85	2,778	24.75	4,629	9,259	55
56	15.69	2,484	26.16	4,140	8,279	56
57	16.60	2,174	27.67	3,623	7,246	57
58	17.56	1,844	29.27	3,073	6,147	58
59	18.57	1,491	30.96	2,486	4,972	59
60	19.66	1,115	32.77	1,858	3,717	60
61	20.84	749	34.73	1,249	2,498	61
62	22.08	366	36.80	611	1,221	62
63	23.40	0	39.00	0	0	63
64	24.79	0	41.33	0	0	64
65	26.26		43.76			65
66	27.92		46.53			66
67	29.68		49.47			67
68	31.59		52.65			68
69	33.64		56.07			69
70	35.85		59.75			70

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

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

- TI** **Accelerated Death Benefit for Terminal Illness Rider (Form CRABTI00):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- WPLF** **Waiver of Premium Due to Layoff Rider (Form CRWPL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LTC** **Accelerated Death Benefit for Long Term Care Rider (Form CRABLT00):** Allows the owner to receive 6% of the rider face amount per month for up to 17 months if the insured is confined in a licensed nursing or assisted living facility, or 4% of the rider face amount per month for up to 25 months if the insured receives home health care or adult day care services. The benefit for this rider can only be triggered by a chronically ill diagnosis that must be certified by a licensed physician.
- EXT** **Extension of Benefits for LTC (Form CREXTB00):** When the entire rider face amount has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured continues to be chronically ill (i.e., ADL-deficient or severely cognitively impaired), this rider allows an insured to have his or her benefits extended. As soon as the first payment is made under the Extension of Benefits Rider, we will issue a paid up life insurance contract for 25% of the face amount of the Accelerated Death Benefit for Long Term Care Rider.