

INSURANCE THAT HAS YOUR BACK

**TRANS\$URESM
WHOLE LIFE INSURANCE**

Increase your coverage as your needs change with *Trans\$ure Life Insurance*, underwritten by Transamerica Life Insurance Company.

Your company has determined a maximum weekly purchase amount of life insurance, for you and your insured family members, under your benefits program. If you apply for less than the maximum now, you can increase your coverage in the future. You will be able to apply for an increase during annual re-enrollments for up to 10 years following the date of your initial application.

That's good news because your needs and those of your family can change over time. Best of all, there are no medical exams required.

IT'S EASY TO ENROLL

To be eligible for increased coverage under the current guidelines, you'll need to make your application within 31 days of your company's annual re-enrollment period. The total amount of your insurance cannot be more than the maximum weekly purchase amount.

WHEN YOU APPLY FOR AN INCREASE OF COVERAGE:

- You cannot be disabled, on claim, or under any waiver of premium provision in your current coverage
- You cannot have exercised any accelerated death benefit option that you may have available
- You must not be older than age 65
- The anticipated new premium needs to represent an increase of at least \$1 per week but not more than \$5 per week

Your increase will be effective the month after the annual re-enrollment unless you are absent from work due to sickness or injury at that time. If so, the increase will take effect the month after you have returned to work.

Here's more good news: Any increases you make will automatically apply to other riders in your contract up to the maximum benefit amounts in each (except any term insurance riders).



This buy-up opportunity is just another valuable way you can help protect the changing needs of you and your family.

Note: Any incontestability and suicide provisions in the contract will start anew with respect to the amount of the increase only. Increases applied for during any other time of the year will require evidence of insurability.

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

This is a brief summary of *Trans\$ureSM Whole Life Insurance*, underwritten by **Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy form series CPWLO100 and CCWLO100. 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.

-  **Visit:**
transamerica.com
-  **Customer Service:**
888-763-7474



Product Details

Included Riders	Plan Option 1
Accelerated Death Benefit for Living Benefit Rider Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump sum payment	Included
Extension of Benefits Rider Accelerates 4% for monthly benefit or 5% of one-time lump sum payment/Paid-up Benefit of 25% of Face Amount	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 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 that is expected to be permanent 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 and that 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 CRABTI00) - 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.

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.

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.

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.

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.

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