The impact of the loss of a loved one and household contributor can quickly take a toll on an employee's finances which is why life insurance is the cornerstone of voluntary insurance products. Universal life insurance can help employees replace income for dependents, pay final expenses, create an inheritance for beneficiaries, make significant charitable contributions and create a source of financial protection. Universal life policies are highly flexible in regard to premiums and face value. Premiums can be increased, decreased or deferred, and cash values can be withdrawn. TransLegacy combines life insurance protection with an ability to grow cash value - at a competitive cost.

Product Spotlight

Plan Benefits:

- Highest death benefits per premium dollar
- High Face Amount or High Cash Value Version
- Optional riders
- No physical exams or blood tests required
- Individual and dependent coverage available

Product Highlights:

- Employee minimum coverage amount is $5,000 and a minimum premium of just $4.00 per week
- Employees may apply for up to $200,000 of coverage
- Coverage amount may be increased or decreased *(subject to contract limits).*
- Flexible premium payment options
- Contract loan availability
- 5.25% current credited rate and 4% guaranteed minimum credited rates

Product Features:

- Guaranteed Issue (GI) availability down to 100 lives
- Conditional Guaranteed Issue (CGI) down to 50 lives
- Group Chassis for Easy Multi-State Enrollments
- Fully Portable
- Ease of Payroll Deduction
- Simple Claims Processing

Initial Eligibility

Active employees*, **age 18 through 70**. Spouses**, **age 18 through 65**. Dependent children, **age 15 days through 24**.

* *Working a minimum on 20 hours per week.*

** *Or equivalent depending on state laws.*

Product Information

TransLegacy Base Coverage

Employee minimum coverage amount is $5,000 and a minimum premium of just $4.00 per week. Employees may apply for up to $200,000 of coverage. At Transamerica Life Insurance Company we think about the future so we include the two benefits described below with the base life coverage.

Accelerated Death Benefit for Terminal Illness Rider (Form Series CRABTI00)

This rider lets the insured "tap into" their life insurance in the event of a future terminal illness diagnosis, and still provides a benefit for the beneficiary. If a covered person is diagnosed with a terminal illness for the first time on or after the effective date of this rider and certified by a physician as having an illness or physical condition which can reasonably be expected to result in death within 12 months, they can receive up to 50% of the death benefit or $100,000, whichever is less.

Waiver of Monthly Deductions due to Layoff Rider (Form Series CRULWT00)

Employees need not worry about losing coverage because of a layoff. Transamerica Life Insurance Company includes a layoff feature in the TransLegacy certificate. It protects this life insurance from lapsing for up to six months if an insured is involuntarily laid off.

TRANSAMERICA® WORKSITE MARKETING

CLG04-A(WC)-0708

*TransLegacy is a voluntary group universal life insurance policy, **underwritten by Transamerica Life Insurance Company**, Home Office; Cedar Rapids, Iowa (Policy Form Series CPGLDU00 and CCGLDU0). Forms may vary and coverage may not be available in all jurisdictions. Benefits provided and premiums payable depend upon the coverage selected. This is a brief summary of the coverage; please refer to the contract for complete information.*

TransLegacy Riders

Accelerated Death Benefit for Long Term Care Rider (Form Series CRABLT00) — This optional rider allows the owner to receive 4% of the rider face amount per month for up to 25 months if the insured is confined in a licensed nursing or assisted living facility, or 2% of the rider face amount per month for up to 50 months if the insured receives home health care or adult day care services.

Extension of Benefits Rider with Paid Up Benefit (Form Series 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, this rider allows an insured to have their benefits extended. When 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.

Accelerated Death Benefit for Critical Care Condition Rider (Form Series CRABCC00) — This optional rider allows the insured to receive an early payment of 25%,50%, 75% or 100% (depending on the employer selection) of the face amount or $100,000, whichever is less when diagnosed with a specified critical care condition of cancer, stroke, heart attack, renal failure, or undergoing a major organ transplant.

Automatic Face Amount Increase Rider (Add-A-Buck) (Form Series CRBUCK00) — This optional rider, also known as “Add-a-Buck”, will automatically increase the contract’s face amount on each annual option date, which is generally, the contract anniversary date for up to 5 years by whatever an additional $1 per week of premium will purchase.