YOUR FUTURE STARTS HERE.

TransLegacy℠
universal life insurance

Underwritten by ***Transamerica Life Insurance Company,*** *Cedar Rapids, Iowa.*

4% guaranteed interest rate and powerful coverage for your eligible family members.

Now without a medical exam you can buy universal life insurance coverage and build cash value with a guaranteed 4% interest rate. You can protect yourself and eligible members of your family, all with the convenience of payroll deduction.

Do you have enough life insurance, coverage for a terminal illness, and protections that help in the event of a layoff?

Half of all American households say they need more life insurance—more than ever before.[1] Now's your chance to join families across the country who are taking action.

You can choose the amount of coverage you need between $5,000 and $500,000. None of us likes to think about these things, but it's important that you can also tap into your life insurance death benefit early if you're ever diagnosed with a terminal illness. That benefit could really help you and your family during a difficult time. If you're ever laid off from your full-time job, there's also protection to keep paying for your policy for as long as six-months.[4] You'll be able to keep your coverage and take it with you if you ever leave the company.

You can cover yourself, your spouse, and your eligible dependent children and grandchildren.

There are two ways to choose enough benefit for your family. In addition to your own coverage, you can buy a universal life policy for your spouse and each eligible child and grandchild. Or you could choose term life insurance protection attached to your policy or your spouse's that will add extra coverage.

- Coverage up to $500,000
- No Physicals or Blood work[2]
- Dependent Coverage Available
- Guaranteed 4% Interest Rate
- Cash Values
- Convenient Payroll Deduction
- Terminal Illness Benefit[3]
- Level Death Benefit
- Layoff Provision[4]

1 LIMRA Trends in Life Insurance Ownership study, 2010
2 Acceptance based on answers to questions on your applications for coverage.
3 Not available in Massachusetts.
4 Not available in Massachusetts, Maryland, Tennessee, Virginia, Vermont, or Washington.

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Employee Benefits

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Who would you like to cover?

APPLICANT	AGE	COVERAGE
Employee	16 – 70	$5,000 – 500,000
Spouse or equivalent by state law	16 – 65	$5,000 – 100,000
Child	15 days – 25	$5,000 – 10,000 child term
Child or Grandchild	15 days – 24	$25,000 universal life

You can purchase coverage for as little as $4 per week.

The price you pay will depend on your age and whether or not you use tobacco.

This is a brief summary of TransLegacy℠ Universal Life Insurance.
Policy **underwritten by Transamerica Life Insurance Company,** Cedar Rapids, Iowa.
Policy Form Series CPGLDU00 and CCGLDU00. Rider form series CRABTI00 and CRULWT00.
Forms and form numbers may vary and this coverage may not be available in all jurisdictions. Limitations and exclusions may apply.
Refer to the policy, certificate and riders for complete details.

Producer compensation information is available at www.tebcs.com.

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Accelerated Death Benefit for Long-Term Care Rider

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 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.

You also have the option to receive a one-time lump sum payment of 20% of your life insurance benefit instead of receiving monthly payments. Once you have chosen and received payment under this option, there will be no other amounts payable under this rider.

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.

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 provision (those amounts are waived for you). When you file a claim, there will be administrative expenses deducted from your monthly claim payments.

Accelerated death benefit provisions all work together

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

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. We may update the policy language with an amendment from time to time to meet any future tax changes or make needed tax clarifications, and if we do, you'll receive a written notice of any changes. We cannot guarantee how these payments will be treated for income 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 during the period of coverage.

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 TransLegacy℠ Universal Life Insurance. Limitations and exclusions may apply. Be sure to read your insurance certificate for the exact definition of disability and the way this benefit is applied in your state Refer to the policy, certificate and riders for complete details.

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Rider Form Series CRABLT00. Forms may vary, coverage available where product is approved.

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

Waiver of Monthly Deductions for Total Disability Rider

Now you can keep your insurance, even if you become totally disabled in the future

Becoming disabled is something no one likes to consider. It could never happen to you, right? In fact, 1 in 4 of today's 20 year-olds will become disabled before they retire, most commonly from health issues, not accidents.[1] Could you afford to continue paying for your life insurance if your disability lasted longer than the average 31 months – more than 2 ½ years?[1] Your Waiver of Monthly Deductions for Total Disability Rider gives you a way to do just that.

Monthly payments for your insurance if you become totally disabled

If prior to age 60 you become totally disabled for at least six months and are unable to do your regular job or a job of the same general type, this rider will pick up your TransLegacy℠ insurance monthly payments.[2] Total disability also includes your permanent and complete loss of sight in both eyes, use of both hands or both feet, use of one hand and one foot, or hearing in both ears. You'll need to keep paying for your insurance during that first six months, then after six months those payments will be credited back to you and you won't have to make additional payments while you remain disabled.

In New Jersey

We will not waive the Monthly Deductions if the Owner's Total Disability results from an injury or disease occurring before the date of issue of the Rider and such Total Disability occurs during the first two years that coverage is in force. After two years, if Total Disability results from such injury or disease, We will waive the Monthly Deductions according to the terms of the Rider.

Monthly payments for insurance on your dependents

This benefit also applies to your monthly payments for life insurance on your dependents, but the benefit only applies when you become totally disabled. The total monthly payments include the cost of insurance for the policy, the administrative fee and certificate fee for the policy, as well as any rider charges.

1 Council for Disability Awareness, www.disabilitycanhappen.org, 2012
2 Be sure to read your insurance certificate for the exact definition of disability and the way this benefit is applied in your state.

This is a brief summary of the Waiver of Monthly Deductions for Total Disability Rider offered with TransLegacy℠ Universal Life Insurance. Limitations and exclusions may apply. Refer to the policy, certificate and riders for complete details.

Rider form series CRDWMD00. Forms and form numbers may vary and this coverage may not be available in all jurisdictions.

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Automatic Face Amount Increase Rider 5 Year Option

Automatically add insurance in the future with no medical questions or exams

As you make more money in the next few years, you may want more insurance coverage. But no one likes to answer medical questions or take physical exams. Your Automatic Face Amount Increase Rider 5-Year Option makes it easy to increase your insurance every year for five years by the amount that another dollar a week will buy with no health questions.

You can take the increase or decline it, depending on your needs

At the end of each of the first five years of your policy (and each of the first three years of your spouse's policy), you will get a notice of your new increased coverage amount and the new weekly premium, which will increase by $1. You can turn down the increase, but if you do, this provision ends and you will not have additional opportunities to increase your coverage in future years.

Some of the other coverage in your policy will increase, too

Besides increasing your life insurance face amount, your Automatic Face Amount Increase Rider will increase the accelerated death benefit for terminal illness, and your accidental death and dismemberment coverage, if you have that protection. In addition, if your policy has a provision to make the monthly payments for you if you become totally disabled, the automatic increase in premium will be paid as well.

The automatic increase rider stops under certain conditions

Remember that if you do not accept any one annual increase, you will not have the option in future years. These increases stop after five years (three years for spouse coverage), or if your main policy ends. Increases will also stop if you receive benefits that are "advances" against your insurance for terminal illness, critical illnesses, or long-term care, or for certain other situations. Be sure to read all of your insurance material for full details.

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This is a brief summary of the Automatic Face Amont Increase Rider 5-Year Option offered with TransLegacy℠ Universal Life Insurance. Limitations and exclusions may apply. Refer to the policy, certificate and riders for complete details.

Rider form series CRBUCK00. Forms and form numbers may vary and this coverage may not be available in all jurisdictions.