

Everybody deserves a better tomorrow.

TransElite® Universal Life Insurance | Underwritten by Transamerica Life Insurance Company



TransElite® is universal life insurance that helps provide financial protection at a competitive cost.

Help protect the people who depend on you.

Andrea chose universal life insurance because she didn't want to worry what would happen to her five-year-old, Samuel, in the event of her death. It helped her feel better about his well-being to know her life insurance death benefit would help him if the worst happened.

Universal life insurance can help safeguard your family members' futures, with benefits that can assist with your final expenses and their dependent care, living expenses or college tuition.

Give yourself peace of mind.

Only 44 percent of American households have individual life insurance — that's the lowest number in half-a-century. The good news is that half of all households realize they need more.¹

Get the benefits that fit your needs.

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value² so she can borrow against it in the future and protect her savings if an unexpected expense arises. In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires.

Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100, just want to add to your term life policy or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

Product Highlights

- No Physicals or Blood work
- Accumulates Cash Value
- Guaranteed 3% Interest Rate
- Withdrawal and Loan Options
- Convenient Payroll Deduction

Contact Information

VISIT
[transamericabenefits.com](https://www.transamericabenefits.com)



CUSTOMER SERVICE
1-888-763-7474

¹ Insure Your Love 2016, LIMRA

² 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.

³ Acceptance based on answers to questions on the application for insurance.

Enjoy our hassle-free application and claims process.

Apply by answering a few simple questions. No physicals or blood work required!³ Our easy-to-navigate website allows you to update your information, keep track of your policies, apply for loans, submit claims and more from your PC or mobile device.

Use your benefits when you need them most.

15 years after Andrea signs up for universal life insurance, her son Samuel's car (older than her policy) breaks down in his junior year of college. She borrows against her policy's cash value to get him a reliable car, and they pay it back together by the time he graduates.

Life is unpredictable. Universal life offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better.

If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier. If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.

Take our portable, flexible policy with you.

When Andrea is offered a job with more travel and better salary at another company, she switches from payroll deduction to self-pay to keep her Transamerica policy. When Samuel gets a great job after college, she adjusts her premiums because she only needs to cover her own final expenses now that he can take care of himself. She lets him transfer the child term rider that had provided his life insurance while in college to his own universal life policy in his own name.

We let you keep your insurance when changing jobs and adjust premiums, death benefit and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, seeing your child through graduation or retiring.

Eligibility

You can insure your eligible spouse, children (as Andrea did) and grandchildren with their own policies or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply, but all universal life policies can be maintained up to age 100.

Self	ages 16 – 80	\$50,000 benefit not to exceed 5x base salary
Spouse or equivalent by law	ages 16 through 65	\$15,000 benefit
Children/Grandchildren	ages 0 through 25 years	\$25,000 benefit
Children under Optional Child Term Rider	ages 15 days through 25 years	\$10,000 benefit

Trust only the best with your family's financial protection.

Not all insurance companies are the same, and not all policies offer the same benefits. Choose a company with a reliable history of helping families like yours for over 100 years.

This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

This is a brief summary of TransElite Universal Life Insurance **underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA.** Policy form series CPGUL300 and CCGUL300. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusion 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: www.tebcs.com.



Product Details

Included Riders		Plan 1
Accelerated Death Benefit for Terminal Condition Rider Accelerates up to the lesser of \$100,000 or 75%		Included
Waiver of Monthly Deductions for Layoff or Strike Rider		Included
Optional Additional Riders		
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
Employee Optional Riders		
Child Term Insurance Rider Benefit of \$10,000 or \$20,000 for each child All children in the family will be insured for the same coverage amount.		Included

Summary of Benefits

Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLTI100) - Accelerates a portion of the life insurance death benefit if the insured person is first diagnosed with a terminal condition 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.

Accelerated Death Benefit for Living Benefit Rider (Rider Form Series CRLLT100) - Accelerates a portion of the life insurance 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 life insurance death benefit 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 coverage amount by 4% so that the 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 insured person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-LB accelerations began, or earlier if the insured person is no longer eligible for benefits.

Waiver of Monthly Deductions for Layoff or Strike Rider (Rider Form Series CRLWL100) - Waives the monthly deductions 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 an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured employee's layoff. Rider is available through age 55 and terminates on the employee's 60th birthday or when the insurance is assigned to another party, whichever is earlier.

Child Term Insurance Rider (Rider Form Series CRLCH100) - Allows an insured employee or spouse (but not both) to insure all eligible children, age 15 days through age 25, for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier. Upon the termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.

Limitations and Exclusions

If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for insurance.

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:

- any sickness condition that begins before or during the waiting period.
- 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 involvement in an illegal activity.

We will not pay an Accelerated Death Benefit on any other riders attached to the contract.

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 the 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 Condition Rider

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

Waiver of Monthly Deductions for Layoff or Strike Rider

We will waive deductions for:

- up to three layoffs or strikes in one 12-month period;
- for up to six months in any one 12-month period.

A 12-month period will be measured from the date the first month deduction is waived.

If the portability/conversion option provision of the contract is exercised, if any, the policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

The policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

This rider is not available for self-employed individuals.

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 anniversary date on or after the insured reaches age 60;
- the date the policy owners assigns the contract to another individual; or
- the date a nonforfeiture option, if any, becomes effective.

Limitations and Exclusions

Child Term Insurance Rider

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the anniversary date on or after the insured child is no longer eligible as a dependent child;
- the anniversary date on or after the last insured child has reached age 26; or
- the date a nonforfeiture option, if any, becomes effective.

Termination of Insurance

Insurance, 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/Conversion Option

If an employee loses eligibility for this insurance due to termination or class eligibility, insurance can be converted to an individual policy by submitting an application and the first month's premium to us within 31 days after termination or class change. The amount of insurance cannot exceed the amount of insurance that ceases because of termination or class change, less the amount of any life insurance the insured is eligible for under the same or another group policy within 31 days after termination. No evidence of insurability is required.

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Non-Tobacco

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			N/A†			16
17	N/A†			N/A†			N/A†			17
18	N/A†			N/A†			N/A†			18
19	N/A†			N/A†			N/A†			19
20	N/A†			N/A†			N/A†			20
21	N/A†			N/A†			4.09	0		21
22	N/A†			N/A†			4.20	0		22
23	N/A†			N/A†			4.36	0		23
24	N/A†			N/A†			4.50	0		24
25	N/A†			N/A†			4.65	0	8,729	25
26	N/A†			N/A†			4.83	0		26
27	N/A†			N/A†			5.02	0		27
28	N/A†			N/A†			5.16	0		28
29	N/A†			N/A†			5.36	0		29
30	N/A†			N/A†			5.57	0	8,417	30
31	N/A†			N/A†			5.93	0		31
32	N/A†			N/A†			6.11	0		32
33	N/A†			N/A†			6.36	0		33
34	N/A†			N/A†			6.63	0		34
35	N/A†			N/A†			6.89	0	7,957	35
36	N/A†			N/A†			7.17	0		36
37	N/A†			N/A†			7.50	9		37
38	N/A†			N/A†			7.85	200		38
39	N/A†			4.11	0		8.23	326		39
40	N/A†			4.30	0	3,627	8.60	399	7,260	40
41	N/A†			4.56	0		9.12	462		41
42	N/A†			4.75	0		9.50	618		42
43	N/A†			5.02	0		10.04	672		43
44	N/A†			5.24	0		10.49	744		44
45	N/A†			5.50	25	3,192	11.01	780	6,402	45
46	N/A†			5.79	72		11.58	805		46
47	N/A†			6.09	107		12.19	844		47
48	N/A†			6.48	136		12.96	848		48
49	4.10	0		6.83	168		13.66	866		49
50	4.37	0	1,556	7.28	156	2,589	14.57	809	5,191	50
51	4.62	0		7.71	161		15.42	767		51
52	4.89	0		8.16	166		16.32	741		52
53	5.22	0		8.69	64		17.40	510		53
54	5.52	0		9.20	138		18.41	611		54
55	5.87	0	1,151	9.78	141	1,915	19.57	585	3,839	55
56	6.26	0		10.43	0		20.87	246		56
57	6.69	0		11.16	0		22.32	0		57
58	7.18	0		11.97	0		23.95	0		58
59	7.73	0		12.88	0		25.77	0		59
60	8.36	0	222	13.94	0	370	27.89	0	745	60
61	9.06	0		15.09	0		30.19	0		61
62	9.89	0		16.49	0		32.99	0		62
63	10.76	0		17.94	0		35.89	0		63
64	11.73	0		19.56	0		39.12	0		64
65	12.90			21.51			43.03			65
66	14.11			23.53			47.06			66
67	15.21			25.35			50.71			67
68	16.51			27.52			55.05			68
69	17.75			29.59			59.18			69
70	19.25			32.09			64.18			70
71	20.94			34.89			69.80			71
72	23.09			38.49			76.98			72
73	25.35			42.26			84.52			73
74	27.72			46.20			92.41			74
75	30.61			51.02			102.05			75
76	24.45			40.75			81.50			76
77	26.48			44.14			88.28			77
78	28.65			47.75			95.50			78
79	30.97			51.62			103.24			79
80	33.42			55.71			111.43			80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium - A100

* Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. WML and WMD not included in Issue Ages 56+. TI, LBR, EXT, RES not included in Issue Ages 76+. The Child Term Rider may be added for additional premium of \$0.58 Weekly per \$10,000.

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

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR, EXT

Tobacco

Death Benefit Option: A



Issue Age	\$15,000 Face Amount			\$25,000 Face Amount			\$50,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			4.87	0		16
17	N/A†			N/A†			5.02	0		17
18	N/A†			N/A†			5.16	0		18
19	N/A†			N/A†			5.36	0		19
20	N/A†			N/A†			5.54	0	12,712	20
21	N/A†			N/A†			5.88	0		21
22	N/A†			N/A†			6.05	0		22
23	N/A†			N/A†			6.29	0		23
24	N/A†			N/A†			6.52	0		24
25	N/A†			N/A†			6.74	0	12,307	25
26	N/A†			N/A†			7.00	0		26
27	N/A†			N/A†			7.34	0		27
28	N/A†			N/A†			7.59	0		28
29	N/A†			N/A†			7.94	0		29
30	N/A†			4.13	0	5,835	8.27	0	11,740	30
31	N/A†			4.37	0		8.74	0		31
32	N/A†			4.52	0		9.05	0		32
33	N/A†			4.74	0		9.48	0		33
34	N/A†			4.94	0		9.89	0		34
35	N/A†			5.15	0	5,507	10.30	0	11,023	35
36	N/A†			5.39	0		10.79	0		36
37	N/A†			5.68	0		11.37	0		37
38	N/A†			5.93	0		11.87	0		38
39	N/A†			6.26	0		12.53	0		39
40	N/A†			6.58	0	4,961	13.17	0	9,964	40
41	4.15	0		6.92	0		13.85	0		41
42	4.36	0		7.26	0		14.54	0		42
43	4.61	0		7.68	0		15.36	36		43
44	4.85	0		8.09	0		16.18	124		44
45	5.13	0	2,555	8.55	0	4,262	17.10	197	8,520	45
46	5.42	0		9.04	0		18.08	215		46
47	5.73	0		9.55	0		19.11	266		47
48	6.08	0		10.13	0		20.27	194		48
49	6.42	0		10.70	0		21.39	212		49
50	6.82	0	2,002	11.37	0	3,345	22.74	126	6,686	50
51	7.24	0		12.06	0		24.13	9		51
52	7.68	0		12.80	0		25.60	0		52
53	8.19	0		13.65	0		27.31	0		53
54	8.67	0		14.46	0		28.92	0		54
55	9.23	0	1,408	15.38	0	2,345	30.77	0	4,697	55
56	9.82	0		16.36	0		32.73	0		56
57	10.48	0		17.47	0		34.95	0		57
58	11.22	0		18.70	0		37.40	0		58
59	12.04	0		20.07	0		40.14	0		59
60	12.96	0	398	21.60	0	665	43.21	0	1,332	60
61	13.86	0		23.10	0		46.22	0		61
62	14.88	0		24.81	0		49.62	0		62
63	15.99	0		26.65	0		53.31	0		63
64	17.14	0		28.57	0		57.15	0		64
65	18.47			30.79			61.58			65
66	20.43			34.05			68.11			66
67	21.91			36.52			73.04			67
68	23.70			39.49			78.99			68
69	25.37			42.29			84.59			69
70	27.33			45.54			91.09			70
71	29.53			49.22			98.44			71
72	32.31			53.86			107.72			72
73	35.20			58.67			117.34			73
74	38.16			63.60			127.21			74
75	41.75			69.58			139.16			75
76	33.79			56.33			112.66			76
77	36.22			60.38			120.76			77
78	38.81			64.69			129.38			78
79	41.53			69.22			138.44			79
80	44.30			73.84			147.69			80

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Issue State: IA Ver: 3.0.0.3111

- HFA** **TransElite HFA – Universal Life Insurance:** HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - however, skipped or reduced premium payments, changes in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender, or a face amount increase could require additional payments. Coverage may be extended to age 100 and could require additional payments.
- TI** **Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI100):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- WML** **Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT100):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness 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.
- EXT** **Extension of Benefits for Chronic Condition (Form CRLEX100):** If included with policy, after 100% of the coverage amount has been accelerated under the accelerated death benefit for chronic condition rider and the covered employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-CC coverage amount by 4% so that the 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-CC accelerations began, or earlier if the covered person is no longer eligible for benefits.