

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.

Product Details

Included Riders		Plan 1
Accelerated Death Benefit for Qualified 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
Waiver of Monthly Deductions for Total Disability Rider		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 Qualified Terminal Condition Rider (Rider Form Series CRLTI100) - Accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a terminal condition which, in the best medical judgment, will result in death within 24 months.

When exercised, an administrative fee of \$100 plus 24 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 CRLLT300) - Accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a condition, expected to be permanent, with the inability to perform, without Substantial Human Assistance, at least two Activities of Daily Living for a period of at least 90 days; or has a Severe Cognitive Impairment that is expected to be permanent and that requires Substantial Supervision to protect the Insured from threats to his or her health and 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.

Waiver of Monthly Deductions for Total Disability Rider (Rider Form Series CRLWM100) - Waives the monthly deductions while an employee is totally disabled. Once the six month waiting period is satisfied, monthly deductions will be waived retroactively to the commencement of total disability and continue as long as the employee remains totally disabled, subject to certain conditions. The disability must begin after age 16 and prior to age 60. Benefits are based on the employee's total disability only. Total disability of an insured spouse or child does not qualify for this waiver. Rider is available through age 55 and terminates on the employee's 70th birthday.

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:

- an intentionally self-inflicted injury or attempted suicide.
- 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 the insured's involvement in an illegal activity.

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 Qualified Terminal Condition Rider

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

Limitations and Exclusions

Waiver of Monthly Deductions for Total Disability Rider

We will not waive deductions if the employee's total disability results from:

- attempted suicide or intentionally self-inflicting injury, while sane or insane;
- commission of or attempting to commit a felony or engaging in illegal occupation;
- voluntary participation in a riot or insurrections;
- voluntary use of alcohol or any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction;
- voluntarily taking, absorbing or inhaling a poison, gas or fumes;
- an accident that occurs while the employee was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs;
- travel in any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- war or an act of war, whether declared or undeclared.

Benefit payments on this rider will terminate of the earliest of:

- the date the policy owner's total disability ends.
- the date the policy owner's death.
- the date the policy owner refuses to provide proof of their continuing disability is asked.
- the date the policy owner refuses to be examined by a physician of our choice if asked to do so.
- the anniversary date that coincides with or next follows the policy owner's 70th birthday.
- the date this rider or the contract ends.

The rider will terminate of 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 that coincides with or next follows the policy owner's 60th birthday.
- the date the policy owner assigns the contract to another individual.
- the date a nonforfeiture option under the contract, if any, becomes effective.

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.

Benefits will end when either limitation above has been reached or on the date the employee returns to work.

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 is no longer eligible as described in the eligibility requirements or if the group master policy terminates, 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. The amount of insurance on the individual policy will be the same amount of insurance that ceases under this certificate. 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 the insurance of all remaining insureds will end, subject to the Portability/Conversion Option.

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, WMD, 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†			4.23	0		21
22	N/A†			N/A†			4.34	0		22
23	N/A†			N/A†			4.52	0		23
24	N/A†			N/A†			4.66	0		24
25	N/A†			N/A†			4.83	0	8,765	25
26	N/A†			N/A†			5.02	0		26
27	N/A†			N/A†			5.23	0		27
28	N/A†			N/A†			5.39	0		28
29	N/A†			N/A†			5.61	0		29
30	N/A†			N/A†			5.83	0	8,370	30
31	N/A†			N/A†			6.21	0		31
32	N/A†			N/A†			6.41	0		32
33	N/A†			N/A†			6.68	0		33
34	N/A†			N/A†			6.95	0		34
35	N/A†			N/A†			7.22	0	7,932	35
36	N/A†			N/A†			7.55	0		36
37	N/A†			N/A†			7.90	1		37
38	N/A†			4.15	0		8.31	152		38
39	N/A†			4.34	0		8.69	295		39
40	N/A†			4.56	0	3,560	9.12	330	7,114	40
41	N/A†			4.82	0		9.63	397		41
42	N/A†			5.04	0		10.08	554		42
43	N/A†			5.30	0		10.60	591		43
44	N/A†			5.54	0		11.09	638		44
45	N/A†			5.79	0	3,098	11.58	650	6,191	45
46	N/A†			6.11	0		12.23	653		46
47	N/A†			6.46	36		12.92	689		47
48	4.12	0		6.87	40		13.75	670		48
49	4.34	0		7.25	74		14.49	666		49
50	4.63	0	1,461	7.72	52	2,440	15.44	589	4,878	50
51	4.89	0		8.16	48		16.32	542		51
52	5.17	0		8.62	0		17.24	515		52
53	5.49	0		9.15	0		18.30	279		53
54	5.78	0		9.64	26		19.29	392		54
55	6.12	0	1,142	10.20	42	1,903	20.41	386	3,808	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. 11/20/2018

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA Issue State: Standard 4.5.2018.0

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, WMD, 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†			5.05	0		16
17	N/A†			N/A†			5.20	0		17
18	N/A†			N/A†			5.34	0		18
19	N/A†			N/A†			5.54	0		19
20	N/A†			N/A†			5.75	0	12,649	20
21	N/A†			N/A†			6.09	0		21
22	N/A†			N/A†			6.27	0		22
23	N/A†			N/A†			6.54	0		23
24	N/A†			N/A†			6.77	0		24
25	N/A†			N/A†			7.03	0	12,282	25
26	N/A†			N/A†			7.33	0		26
27	N/A†			N/A†			7.68	0		27
28	N/A†			N/A†			7.98	0		28
29	N/A†			4.17	0		8.34	0		29
30	N/A†			4.36	0	5,837	8.72	0	11,674	30
31	N/A†			4.59	0		9.17	0		31
32	N/A†			4.77	0		9.54	0		32
33	N/A†			4.98	0		9.96	0		33
34	N/A†			5.21	0		10.42	0		34
35	N/A†			5.41	0	5,415	10.83	0	10,879	35
36	N/A†			5.71	0		11.42	0		36
37	N/A†			6.00	0		12.00	0		37
38	N/A†			6.29	0		12.59	0		38
39	N/A†			6.62	0		13.24	0		39
40	4.19	0	2,899	6.99	0	4,853	13.97	0	9,664	40
41	4.39	0		7.32	0		14.64	0		41
42	4.62	0		7.71	0		15.42	0		42
43	4.86	0		8.11	0		16.22	0		43
44	5.13	0		8.55	0		17.11	0		44
45	5.40	0	2,451	9.00	0	4,085	18.00	0	8,175	45
46	5.73	0		9.54	0		19.09	0		46
47	6.06	0		10.11	0		20.22	5		47
48	6.43	0		10.73	0		21.46	0		48
49	6.79	0		11.32	0		22.65	0		49
50	7.21	0	1,861	12.02	0	3,108	24.04	0	6,216	50
51	7.63	0		12.72	0		25.45	0		51
52	8.07	0		13.46	0		26.91	0		52
53	8.58	0		14.30	0		28.61	0		53
54	9.06	0		15.09	0		30.19	0		54
55	9.58	0	1,352	15.98	0	2,253	31.96	0	4,507	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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Solve for Target Premium - A100

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

Issue State: Standard 4.5.2018.0

- 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.
- WMD** **Waiver of Monthly Deduction Rider (Form CRLWM100):** Waives the Total Monthly Deductions for coverage when the owner, and only the owner, becomes totally disabled. Total disability must begin after age 16 and prior to age 60.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Rider Form Series CRLLT300):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness or condition. See Rider for details.
- EXT** **Extension of Benefits for Chronic Condition (Rider Form Series CRLEX100 and CRLEX300):** If included with policy, after the maximum percentage of coverage 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. In some jurisdictions we may 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.