



# Everyone deserves a better Tomorrow.

Trans Select® 10 is term life insurance for employees.

### If Something Happens to You, Is Your Family Ready for Tomorrow?

There is no way to know what will happen tomorrow, but there is a way to help protect your family against the unexpected. Trans Select 10 is Transamerica’s term life insurance product designed to meet life’s changes — today and tomorrow. With Trans Select 10, you can help secure your family’s future if something happens to you or your loved ones.

Buying life insurance is a decision that should not be put off. Prudent financial planning with Transamerica term life insurance can help protect your family’s future and give you peace of mind.

### Trans Select 10 Benefits are Easy to Understand

Trans Select 10 premiums are scheduled to remain level for ten years and are guaranteed level for the first five years. **Premiums may increase annually starting in year 6.** You can choose to pay these premiums through the convenience of payroll deduction.

### How much life insurance do you need?

The amount of term life insurance you need will depend on your specific situation. One way to decide how much insurance you should buy is to consider the financial needs of your family if you were to pass away prematurely.

Here are some other factors to consider:

- What are your current earnings and other income sources, such as 401(k), savings and investments?
- How many people depend on you financially, your immediate family, parents and other dependents?
- Does your spouse work, and what is his or her earning capacity now and in the future?
- Can your family depend on Social Security earnings after your death?
- Do you have debt or any special financial needs, such as a mortgage, or your children’s future educational needs?

### Product Highlights

Waiver of premium benefit if you are laid-off from work

Spouse and Dependent Benefits Available

Terminal Illness Benefit

Convenient Payroll Deduction

Take insurance with you if you change employers or retire

Renew insurance after initial term without providing medical history

## Product Details

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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
Accelerated Death Benefit for Terminal Illness Rider Accelerates up to the lesser of \$100,000 or 50%	Included
Waiver of Premium due to Layoff Rider	Included

\*Riders not available to all ages, see Plan Design Rate Chart for details.

## Product Details

### Trans Select<sup>®</sup> 10 Group Term Life Insurance

#### Plan Option 1 Weekly Non-Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider, Living Benefits Rider and Child Term Rider

Issue Age	\$15,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount	Issue Age	\$15,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount
16	\$0.58	\$0.98	\$1.96	51	\$2.41	\$4.02	\$8.03
17	\$0.58	\$0.98	\$1.96	52	\$2.52	\$4.21	\$8.42
18	\$0.58	\$0.98	\$1.96	53	\$2.68	\$4.48	\$8.96
19	\$0.59	\$0.98	\$1.97	54	\$2.82	\$4.70	\$9.41
20	\$0.59	\$0.99	\$1.98	55	\$3.06	\$5.11	\$10.23
21	\$0.60	\$0.99	\$2.00	56	\$3.36	\$5.60	\$11.21
22	\$0.60	\$1.01	\$2.02	57	\$3.61	\$6.02	\$12.04
23	\$0.61	\$1.02	\$2.05	58	\$3.90	\$6.50	\$12.99
24	\$0.63	\$1.04	\$2.09	59	\$4.18	\$6.97	\$13.95
25	\$0.63	\$1.05	\$2.10	60	\$4.54	\$7.56	\$15.13
26	\$0.64	\$1.08	\$2.16	<b>Amounts below this line do not include the Waiver Riders</b>			
27	\$0.67	\$1.12	\$2.25	61	\$4.92	\$8.20	\$16.41
28	\$0.68	\$1.14	\$2.28	62	\$5.32	\$8.88	\$17.76
29	\$0.70	\$1.17	\$2.35	63	\$5.73	\$9.55	\$19.11
30	\$0.72	\$1.20	\$2.40	64	\$6.17	\$10.28	\$20.57
31	\$0.74	\$1.23	\$2.47	65	\$6.88	\$11.47	\$22.95
32	\$0.75	\$1.25	\$2.49	66	\$7.66	\$12.76	\$25.53
33	\$0.77	\$1.28	\$2.56	67	\$8.37	\$13.95	\$27.90
34	\$0.80	\$1.34	\$2.69	68	\$9.19	\$15.33	\$30.66
35	\$0.85	\$1.42	\$2.84	69	\$10.79	\$17.99	\$35.98
36	\$0.90	\$1.50	\$3.01	70	\$15.11	\$25.19	\$50.38
37	\$0.99	\$1.65	\$3.29	<b>Amounts below this line do not include the LBR Rider</b>			
38	\$1.02	\$1.70	\$3.40	71	\$15.49	\$25.81	\$51.63
39	\$1.09	\$1.83	\$3.66	72	\$17.53	\$29.22	\$58.44
40	\$1.16	\$1.94	\$3.89	73	\$20.16	\$33.60	\$67.21
41	\$1.24	\$2.08	\$4.16	74	\$22.98	\$38.30	\$76.60
42	\$1.32	\$2.20	\$4.41	75	\$26.08	\$43.48	\$86.96
43	\$1.40	\$2.34	\$4.69				
44	\$1.53	\$2.55	\$5.10				
45	\$1.64	\$2.74	\$5.49				
46	\$1.75	\$2.92	\$5.85				
47	\$1.86	\$3.11	\$6.23				
48	\$2.00	\$3.34	\$6.68				
49	\$2.14	\$3.56	\$7.13				
50	\$2.27	\$3.79	\$7.58				

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for  
\$0.29 Weekly per \$5,000

Issue State: Florida  
Rate generation date: August 30, 2018

## Product Details

### Trans Select<sup>®</sup> 10 Group Term Life Insurance

#### Plan Option 1 Weekly Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider, Living Benefits Rider and Child Term Rider

Issue Age	\$15,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount	Issue Age	\$15,000 Face Amount	\$25,000 Face Amount	\$50,000 Face Amount
16	\$0.86	\$1.43	\$2.87	51	\$4.48	\$7.47	\$14.95
17	\$0.86	\$1.43	\$2.87	52	\$4.79	\$7.98	\$15.97
18	\$0.86	\$1.43	\$2.86	53	\$5.18	\$8.64	\$17.28
19	\$0.86	\$1.44	\$2.88	54	\$5.65	\$9.42	\$18.85
20	\$0.86	\$1.44	\$2.89	55	\$6.22	\$10.37	\$20.74
21	\$0.87	\$1.45	\$2.91	56	\$6.58	\$10.97	\$21.94
22	\$0.87	\$1.46	\$2.93	57	\$7.23	\$12.05	\$24.10
23	\$0.88	\$1.48	\$2.96	58	\$7.89	\$13.15	\$26.31
24	\$0.89	\$1.49	\$2.99	59	\$8.45	\$14.09	\$28.19
25	\$0.90	\$1.50	\$3.00	60	\$9.24	\$15.40	\$30.80
26	\$0.91	\$1.52	\$3.04	<b>Amounts below this line do not include the Waiver Riders</b>			
27	\$0.96	\$1.61	\$3.23	61	\$9.78	\$16.30	\$32.60
28	\$0.98	\$1.64	\$3.28	62	\$10.52	\$17.54	\$35.08
29	\$1.03	\$1.72	\$3.45	63	\$11.51	\$19.19	\$38.38
30	\$1.07	\$1.79	\$3.58	64	\$12.60	\$21.00	\$42.01
31	\$1.10	\$1.84	\$3.69	65	\$13.99	\$23.32	\$46.65
32	\$1.12	\$1.87	\$3.75	66	\$15.65	\$26.09	\$52.18
33	\$1.17	\$1.95	\$3.90	67	\$17.32	\$28.87	\$57.75
34	\$1.22	\$2.04	\$4.08	68	\$18.90	\$31.50	\$63.00
35	\$1.30	\$2.16	\$4.33	69	\$20.58	\$34.29	\$68.59
36	\$1.40	\$2.34	\$4.69	70	\$23.88	\$39.80	\$79.61
37	\$1.51	\$2.52	\$5.05	<b>Amounts below this line do not include the LBR Rider</b>			
38	\$1.62	\$2.70	\$5.41	71	\$23.26	\$38.77	\$77.54
39	\$1.79	\$2.98	\$5.97	72	\$25.87	\$43.13	\$86.25
40	\$1.97	\$3.28	\$6.57	73	\$29.61	\$49.35	\$98.71
41	\$2.17	\$3.62	\$7.24	74	\$33.72	\$56.20	\$112.40
42	\$2.32	\$3.87	\$7.76	75	\$37.67	\$62.79	\$125.58
43	\$2.51	\$4.19	\$8.39				
44	\$2.70	\$4.50	\$9.01				
45	\$2.89	\$4.82	\$9.65				
46	\$3.09	\$5.15	\$10.31				
47	\$3.38	\$5.64	\$11.28				
48	\$3.66	\$6.10	\$12.20				
49	\$3.90	\$6.51	\$13.02				
50	\$4.18	\$6.98	\$13.96				

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for  
\$0.29 Weekly per \$5,000

Issue State: Florida  
Rate generation date: August 30, 2018

## Summary of Benefits

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**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 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.

**Accelerated Death Benefit for Terminal Illness Rider** (Rider Form Series CRTIVT00) - If included in the plan design, accelerates a portion of the life insurance death benefit if an insured 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 life insurance benefit payment. The accelerated amount will be deducted from the death benefit and this rider will terminate.

**Child Term Insurance Rider** (Rider Form Series CRCHL200) - If included in the plan design, allows an insured employee or spouse (but not both) to insure all eligible children 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.

**Waiver of Premium Due to Layoff or Strike Rider** (Rider Form Series CRWPL200) - If included in the plan design, waives the premium for up to six months per 12-month period if the employee is involuntary laid off or on a covered strike. Benefits are limited to three layoffs/strikes per 12-month period and are based on the employee's layoff/strike only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to layoff/strike. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.

## Limitations and Exclusions

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We will not pay benefits if an insured person dies by suicide, while sane or insane, within the first two years of insurance. If this occurs, we will refund the premiums paid minus any benefits that have been paid under any accelerated benefit rider.

### 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.
- 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 the insured's involvement in an illegal activity.

### 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

Employee insurance will terminate on the earliest of:

- The date the employee sends us a written notice to cancel insurance;
- The certificate anniversary date following the employee's 100th birthday;
- The date the employee dies;
- The date the certificate lapses;
- The date the group master policy terminates.

Dependent insurance will terminate on the earliest of:

- The date the employee's insurance terminates;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent insurance;
- The date the employee sends us a written notice to cancel dependent insurance.

### 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. We will bill the employee directly once we receive notification to continue insurance.

### Conversion Option

An insured person can convert his or her insurance to permanent life insurance on a policy form that we then issue, without any optional riders, in an amount not to exceed the amount of insurance terminating under the policy. The premium will be based on the insured person's age and class of risk at the time of conversion. We must receive a completed conversion application and any required premium within 31 days of termination. If the insured person dies within the 31-day conversion period, benefits will be paid as if insurance had continued, regardless of whether conversion was applied for.

### Termination of the Group Master Policy

The group master policy will end on the earliest of the following events:

- The date you submit a 60-day advance written request to us to terminate, the group master policy will terminate on the date specified in that request;
- If we give a 60-day advance written notice to you that we intend to terminate, the group master policy will terminate on the date specified in that notice;
- If any premium payable by you is not paid within its grace period, the group master policy will terminate on the day after the end of the grace period;
- If you fail to comply with any terms of the group master policy or the policyholder application, or otherwise fail to fulfill any obligations or duties under or pertaining to this insurance, or fail to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance, the group master policy will terminate on the 32nd day after we have given you written notice of our intent to terminate; or
- If the number of insureds during any 12-month period does not meet the minimum participation requirement shown in this proposal, the group master policy may terminate at our discretion on the 32nd day after we have given you written notice of our intent to terminate.