

BENEFITS FOR YOUR UNIQUE NEEDS

**TRANSELITE®
UNIVERSAL LIFE INSURANCE**

TransElite is universal life insurance, underwritten by Transamerica Life Insurance Company, that can help 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 about what would happen to her 5-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.

HELP GIVE YOURSELF PEACE OF MIND

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value¹ 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.

¹ 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.

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

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HOW IT WORKS

- No physicals or blood work
- Accumulates cash value
- Guaranteed 3% interest rate
- Loan and withdrawal options
- Convenient payroll deduction



Visit:
transamerica.com



Customer Service:
888-763-7474



TRANSAMERICA®

ENJOY OUR HASSLE-FREE APPLICATION AND CLAIMS PROCESS

Apply by answering a few simple questions. No physicals or blood work required.² 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

Fifteen 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 insurance 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.³ If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.⁴

TAKE OUR PORTABLE, FLEXIBLE POLICY WITH YOU

You have the option to keep your insurance when changing jobs and we can adjust premiums, death benefit, and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, or seeing your child through graduation.

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.

	AGE LIMITS	BENEFIT
SELF	Ages 16 through 80	\$25,000, \$50,000 or \$75,000 benefit not to exceed 5x base salary
SPOUSE OR EQUIVALENT BY LAW	Ages 16 through 65	\$15,000 benefit
CHILDREN UNDER OPTIONAL CHILD TERM RIDER	Ages 15 days through 25 years	\$20,000 benefit

² Acceptance based on answers to questions on the application for insurance.

³ Accelerated Death Benefit for Terminal Condition Rider. This rider is not available in Louisiana, Massachusetts, Ohio, or Washington.

⁴ This benefit is provided by the Waiver of Monthly Deductions for Layoff or Strike Rider. This rider is not available in Connecticut, Massachusetts, Puerto Rico, Tennessee, Vermont, or Washington.

Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.



TRANSAMERICA®

Product Details

Included Riders	Plan
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 \$20,000 for each child All children in the family will be insured for the same insurance amount.	Included

Summary of Benefits

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, which would require either Community Based Care or Institutional Care for a period of at least 180 days; or 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.

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 and no older than 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.

Underwriting Offer and Eligibility

Other Considerations

Please be aware of the following:

- This proposal is based on employer groups with 2+ eligible members only and may not be available to other group types or sizes.
- Insurance and rates for employees residing in New York may differ.
- Washington requires Credit Union groups to be approved by the state before enrollment can begin. Please note, this process could take several weeks to complete. We will begin this process once we have confirmation of your intent to offer this product to your group. Additional information may be required from you in order for us to complete this process.

TransElite HFA - Universal Life Insurance

With Riders: LBR, EXT

Death Benefit Option: A



Issue State: Washington

Monthly Premium

	Issue Ages	\$25,000 Face Amount	\$50,000 Face Amount	\$75,000 Face Amount
Non-Tobacco	16-20	N/A†	N/A†	24.94
	21-25	N/A†	20.12	30.17
	26-30	N/A†	24.11	36.16
	31-35	N/A†	29.82	44.73
	36-40	18.63	37.25	55.88
	41-45	23.85	47.69	71.54
	46-50	31.56	63.12	94.68
	51-55	42.39	84.78	127.18
	56-60	60.44	120.87	181.31
	61-65	93.24	186.47	279.71
	66-70	139.07	278.13	417.20
	71-75	221.11	442.22	663.32
	76-80	241.43	482.87	724.30
	Tobacco	16-20	N/A†	23.98
21-25		N/A†	29.17	43.76
26-30		17.92	35.84	53.76
31-35		22.31	44.62	66.93
36-40		28.53	57.05	85.58
41-45		37.03	74.06	111.08
46-50		49.27	98.53	147.79
51-55		66.66	133.32	199.97
56-60		93.63	187.26	280.89
61-65		133.43	266.86	400.29
66-70		197.37	394.75	592.12
71-75		301.53	603.05	904.58
76-80		320.00	640.00	959.99

† Face Amount is insufficient to require the minimum planned premium of \$17.33 Monthly

The Child Term Rider may be added for additional premium of \$2.50 Monthly per \$10,000.

LBR and EXT not included in Issue Ages 76+.

A detailed illustration will be provided on delivery of a contract or earlier if requested.
This is a quotation, not a contract.

TransElite HFA - Universal Life Insurance

With Riders: LBR, EXT

Death Benefit Option: A



Issue State: Washington

Spouse - Monthly Premium

	Issue Ages	\$15,000 Face Amount
Non-Tobacco	16-20	17.33
	21-25	17.33
	26-30	17.33
	31-35	17.33
	36-40	17.33
	41-45	17.33
	46-50	18.94
	51-55	25.44
	56-60	36.26
	61-65	55.94
	66-70	83.44
	71-75	132.67
	76-80	144.86
Tobacco	16-20	17.33
	21-25	17.33
	26-30	17.33
	31-35	17.33
	36-40	17.33
	41-45	22.22
	46-50	29.56
	51-55	40.00
	56-60	56.18
	61-65	80.06
	66-70	118.43
	71-75	180.92
	76-80	192.00

LBR and EXT not included in Issue Ages 76+.

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