

DON'T FEAR THE UNEXPECTED.

PLAN FOR IT.

TRANSELITE® UNIVERSAL LIFE INSURANCE



UNDERWRITTEN BY TRANSAMERICA LIFE INSURANCE COMPANY

Andrea works hard to provide her family with the quality of life they enjoy. Throughout her busy day, she doesn't want to worry about what might happen to her young son if a chronic illness, injury, or worse strikes.

She signed up for *TransElite*® Universal Life Insurance to make sure a plan is in place for her family.

We understand that your health can impact your wealth and vice versa. Our *TransElite* Universal Life Insurance not only offers a death benefit, but may have riders that include an accelerated living benefit that can be used in the event of a chronic injury, illness, or need for care expenses. Plus it's fully portable if you leave the company.

HIGHLIGHTS

- Guaranteed issue
- No physical exams or blood tests¹
- Locked-in issue age rates
- Living Benefit Rider
- Guaranteed death benefit
- Portable if you should leave your employer
- Up to 50 months of care coverage with both LBR and EXT Riders



\$7-10K

is the cost of the average funeral in North America.²

\$4,000

per month is the median monthly cost of an assisted living facility in the U.S.³



TRANSAMERICA®

HELP PROTECT THOSE WHO DEPEND ON YOU

Transamerica has been helping to protect families for over 100 years. We offer the knowledge, stability, and commitment to providing financial protection from the unexpected.

Underwritten by Transamerica Life Insurance Company, *TransElite®* is designed to help families in today's current climate of high healthcare costs, provide coverage in the event of death, and include cash value that can be borrowed from.⁴ You can adjust the death benefit amount at any time to meet your changing personal financial situation.

LIVING BENEFIT (LBR) AND EXTENSION OF BENEFITS⁵ (EXT) RIDERS

- The Living Benefit Rider and Extension of Benefits Rider offer an accelerated life insurance benefit if you need assistance with at least two out of the six Activities of Daily Living (ADLs).
- After a 90-day waiting period, the LBR provides a 4%/month benefit (4% of your policy value) up to 25 months. The EXT pays an additional 4% monthly benefit (4% of your policy value) for up to an additional 25 months (starting in month 26). With the LBR and EXT, the insured can receive up to 50 months of coverage.
- We can pay a benefit to any family member or facility.
- The insured has potential access to up to 225% of the life insurance face amount with the LBR, extension, and 25% restoration of the policy value.

See policy for explanation of additional riders.

Let us help protect your Wealth + HealthSM.

 **Visit:** transamerica.com

 **Customer Service:** 888-763-7474

¹ Acceptance based on answers to questions on the application for insurance.

² "Funeral Costs: How Much Does an Average Funeral Cost?" Parting, September 2018

³ "Genworth's 15th Annual Cost of Care Survey Shows Continuing Rise in Long Term Care Costs," Genworth Financial, 2018

⁴ 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.

⁵ Not available in all states.

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.

