



# TRANSAMERICA INTEREST SENSITIVE WHOLE LIFE INSURANCE<sup>SM</sup>

## INSURANCE THAT HAS THEIR BACK

Choosing Transamerica means simplifying your business with one carrier, one platform, and dedicated account management teams for your voluntary and group benefits needs — making business easier while reducing administrative overhead.

*Transamerica Interest Sensitive Whole Life Insurance<sup>SM</sup> is underwritten by Transamerica Life Insurance Company.*

### MEET JOHN

When John, owner of a growing graphic design business, reviews his company's benefits package before a new hiring wave, he sees whole life insurance is an easy choice. He knows job candidates will appreciate an additional life insurance option with a simple guaranteed 3.75% interest rate on the cash value and premiums that don't increase over time.



### A SENSE OF FINANCIAL SECURITY

*Transamerica Interest Sensitive Whole Life Insurance<sup>SM</sup> is designed to help provide financial protection for employees' loved ones in case the employee passes away. It can be used for final expenses, college tuition, living expenses, or as an inheritance for beneficiaries. In addition to the death benefit, adding the Chronic Condition Rider<sup>1</sup> to the policy helps with healthcare expenses, including caregiving, while the insured is alive. The policy also provides interest-earning cash value (with a guaranteed minimum 3.75% interest rate) that can be borrowed against if needed.<sup>2</sup>*

*Transamerica Interest Sensitive Whole Life Insurance<sup>SM</sup> offers the employer the ability to let employees choose a \$10,000 to \$500,000 benefit. And, depending on group size and participation rate, employees can enroll in policies up to \$125,000 with no physical exams or blood tests.<sup>3</sup>*

## HOW IT WORKS

- Simple enrollment options
- Payroll-deducted premiums
- Accumulates cash value
- Guaranteed 3.75% interest rate
- Loan and withdrawal options



**Visit:**

[transamerica.com](https://transamerica.com)



**Customer Service:**

800-851-7555 option 4



TRANSAMERICA<sup>®</sup>



## ATTRACT AND KEEP EMPLOYEES

Offering whole life insurance to employees is a great supplement to term life insurance because it helps protect for an entire lifetime — even after retiring or leaving the company. To employees, *Transamerica Interest Sensitive Whole Life Insurance*<sup>SM</sup> is an enticing added benefit which means it can help companies recruit and retain top talent.

## ADD VALUE WITH LIVING BENEFIT RIDERS

*Transamerica Interest Sensitive Whole Life Insurance*<sup>SM</sup> gives you the freedom to decide what additional benefits (also called "riders") to include for all employees and what optional benefits employees can choose to purchase for themselves.

ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER <sup>1</sup>	EXTENSION OF BENEFITS RIDER <sup>1</sup>	BENEFIT RESTORATION RIDER <sup>1</sup>
Option to receive monthly benefits or a one-time lump sum benefit	If monthly payout is elected, payment of 4% of the policy value each month for up to an additional 25 months (50 total) with Chronic Condition Rider	Restores 100% of the monthly payment each month the Chronic Condition Rider is paid out
Payment of 4% of the policy value each month for up to 25 months if insured can't perform two or more of six specific activities of daily living or has severe cognitive impairment <sup>4</sup>		
No restrictions in most states on how the money can be used	No restrictions on how the money can be used	Allows the insured to have a full death benefit to leave the beneficiary
No institutionalization required in most states to receive benefits. Pays for formal care, in a nursing home, assisted living, or at home — as well as informal care from a spouse, child, or any loved-one		
Does not have to be a permanent condition in most states		No restrictions on how the money can be used

**With all three riders the insured has the potential to receive up to 3X the death benefit amount.**

Additional riders available:

- Waiver of Premium for Layoff or Strike Rider (Included with base policy<sup>5</sup>)
- Accelerated Death Benefit for Terminal Condition Rider (Included with base policy<sup>6</sup>)
- Accidental Death and Dismemberment Rider<sup>1</sup>
- Child Term Insurance Rider
- Waiver of Premium for Total Disability Rider
- Accelerated Death Benefit for Critical Condition Rider<sup>1</sup>

## ELIGIBILITY

- Employee, ages 18 through 70 (\$10,000 - \$500,000 benefit, not to exceed 5x base salary)
- Spouse or equivalent by law, ages 18 through 65 (\$10,000 - \$100,000 benefit)
- Children/grandchildren, ages 15 days through 25 (\$25,000 benefit)
- Children under Child Term Rider, ages 15 days through 25 (\$10,000 benefit; employee participation required)



## A COMPANY YOU CAN TRUST

In today's financial environment, working with a reliable company with a heritage of 90 years of helping families is a smart way to do business. Employers can trust Transamerica to be there when employees need us most.

We provide customizable options so you can offer insurance that fits your plans and your employees' needs. Easy enrollment and payroll deduction options make integration with your human resources department convenient and hassle-free.

More employers are choosing supplemental insurance from one of the broadest portfolios of voluntary benefits available, all from Transamerica Employee Benefits.

**For further details, talk to your Transamerica representative today.**

<sup>1</sup>Not available in all states. Ask for full details.

<sup>2</sup>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.

<sup>3</sup>Acceptance based on answers to questions on the application for insurance.

<sup>4</sup>To qualify, insured must be unable to perform, without assistance from another individual, at least two out of the six activities of daily living (ADL) — bathing, dressing, transferring, toileting, continence, and eating — for an expected period of at least 90 days due to a loss of functional capacity.

<sup>5</sup>Not available in Connecticut, Massachusetts, New York, Tennessee, Washington.

<sup>6</sup>Not available in Louisiana, Massachusetts, Ohio, Washington.

Be sure to ask your agent for a *Transamerica Interest Sensitive Whole Life Insurance*<sup>SM</sup> proposal to see rate information, which is based on age and tobacco use.

This is a brief summary of *Transamerica Interest Sensitive Whole Life Insurance*<sup>SM</sup> **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series TMWL1300-1120 and TCWL1300-1120. Forms and form numbers may vary. 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](https://tebcs.com).**

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