

INSURANCE ON THEIR TERMS

TRANS SELECT® 5, 10, OR 20 TERM LIFE INSURANCE

WHEN EMPLOYEES HAVE CHOICES, YOUR JOB GETS EASIER

Trans Select 5, 10, 20, underwritten by Transamerica Life Insurance Company, is Transamerica's term life insurance product designed to meet your employees' individual needs.

Premiums for our term life products are scheduled to remain level for 5, 10, or 20 years and are guaranteed level for the first five years. **Premiums may increase annually starting in year six.** In addition, the policy can be renewed up to age 100 after the original term is complete without having to provide evidence of good health.

TRANS SELECT 5, 10, 20 BENEFITS ARE FLEXIBLE AND EASY TO UNDERSTAND

When employees understand their life insurance benefits, they may make better decisions about protecting their family's future if the unexpected happens. *Trans Select 5, 10, 20* also makes life easier for employers:

- Guarantee issue and level rates for the first five years
- Simple access and convenient payment and enrollment options
- Flexible terms and riders
- Accessibility to other Transamerica employee benefits and financial products
- Fast and friendly customer service and support

ISSUE AGES FOR THE TRANS SELECT 5, 10, 20 BASE POLICY

Insurance is available for employees, eligible spouse, and dependents.

EMPLOYEES	5-year term: 16 - 80	10-year term: 16 - 75	20-year term: 16 - 65
SPOUSES	5-year term: 16 - 65	10-year term: 16 - 65	20-year term: 16 - 65
CHILD(REN)	Child term insurance rider: Dependents age 15 days through age 25 years		

HOW IT WORKS

- Simple enrollment options
- Payroll-deducted premiums
- Level rates for the first five years
- Review claims online

Visit:
transamerica.com

Customer Service:
888-763-7474

The minimum purchase amount is \$5,000. Premiums are based on age and tobacco use.



BENEFITS INCLUDED WITH TRANS SELECT 5, 10, 20 BASE POLICY

RIDER	ISSUE AGE	MINIMUM AND MAXIMUM AMOUNT
Accelerated Death Benefit for Terminal Illness (Not available in MA)	Same as base policy	Benefit amount is up to the lesser of \$100,000 or 50% of the death benefit if the insured is diagnosed with a terminal illness. Remaining death benefit is provided to the designated beneficiary.
Waiver of Premium Due to Layoff or Strike (Not available in CT, MA, MD, NJ, PR, TN, or VA)	16 - 60 (5 and 10 yr) 16 - 55 (20 yr)	Waives the premium on the insured's contract for up to six months in the case of owner layoff or strike.
Children's Term Insurance Rider (employee elected)	Same as base policy	Includes all dependent children of the primary insured age 15 days through 25 years for \$5,000 or \$10,000 benefit.

ADDITIONAL RIDERS AVAILABLE TO ENHANCE BASE POLICY

NAME	ISSUE AGE	MINIMUM AND MAXIMUM AMOUNT
Accidental Death and Dismemberment (Not available in MN or OH)	16 - 65 (5 and 10 yr) 16 - 60 (20 yr)	Benefit amount is the death benefit.
Accelerated Death Benefit for Chronic Condition (Not available in CA or MA)	Employee 16 - 70 Spouse 16 - 65	Provides an accelerated death benefit of a 4% monthly benefit (4% of the policy value), up to 25 months.
Extension of Benefits for Chronic Condition (Not available in CA, CT, FL, IL, IN, MA, MD, PA, PR, or TN)	Employee 16 - 70 Spouse 16 - 65	The Extension of Benefits Rider, pays an additional 4% monthly benefit (4% of the policy value) for up to an additional 25 months (starting in month 26). Giving the insured can receive up to 50 months of payouts.
Accelerated Death Benefit for Critical Care Condition (Not available in CA, CT, FL, KS, MA, or NJ)	Employee 16 - 70 Spouse 16 - 65	Benefit amount is up to the lesser of \$100,000 or the selected percentage (25%, 50%, 75%, 100%) of the death benefit.
Waiver of Premium	16 - 60 (5 and 10 yr) 16 - 55 (20 yr)	Waives the premium on the employee's contract if the owner becomes disabled before age 65.

As the employer, you can choose to offer one or more of these riders to provide additional benefits for your employees. If you choose to offer one of these riders, all eligible employees will have access to it.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at: tebcs.com.

Be sure to ask your agent for a *Trans Select*® Term Life proposal to see rate information, which is based on age and tobacco use.

This is a brief summary of *Trans Select* Group Term Life Insurance underwritten by Transamerica Life Insurance Company (TLIC), Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series CPVTL200 and CCVTL200; Rider form series CRTIVT00, CRWPL200, and CRCHL200. 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.

