

LONG-TERM DISABILITY INSURANCE

Underwritten by Transamerica Life Insurance Company

INCOME WHEN THEY NEED IT MOST

Long-term disability insurance can provide a steady stream of income to help pay expenses for an employee who is unable to work for an extended period of time due to an illness or injury.

59% of Americans are stressed about their finances.¹

KEY FEATURES

DESIGNED TO HELP GET EMPLOYEES BACK TO WORK:

- Highly flexible plan design — we'll match current plan design or create a new plan to meet your needs
- Available as employer-paid, voluntary, and employee buy-up
- Return-to-Work accommodation assistance
- Physicians and nurse/medical consultants who connect with the treating physician
- Rehabilitation planning, oversight, and job-placement services
- Workplace modification benefit
- Transferable skills and labor market analysis services
- Extensive list of optional plan provisions
- A streamlined claims process and dedicated team committed to accurate benefit payments

Standard Provisions:

- Waiver of premium
- Full maternity
- Accumulation of the elimination period
- Continuity of coverage
- 6-month recurrent disability

Optional Benefits:

- Education expense benefit
- Child/family member care benefit
- Supplemental disability
- COLA (Cost of Living Adjustment)
- Advanced survivor benefit
- Retirement contribution benefit
- Extended earnings protection
- Progressive disease benefit
- Infectious and contagious disease benefit
- Retroactive benefit
- Pre-existing condition benefit
- Critical illness
- Extended care benefit
- Accidental Death & Dismemberment Rider
- Portability Rider

¹"Employers Offering Holistic Financial Benefits Can Help Employees Improve and Maintain Financial Wellness," TIAA 2022 Financial Wellness Survey, January 2022.



AN EXAMPLE OF HOW IT WORKS

Meet Pam

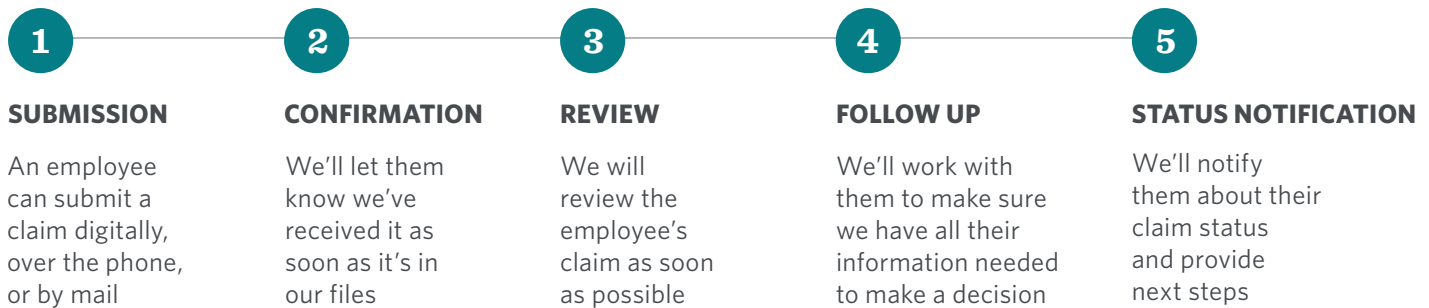
Pam works in manufacturing and is responsible for helping with the assembly of computer parts. She was severely injured on a hike and spent weeks in the hospital and months healing at home. Unfortunately, she lost the ability to use her hand and arm and she was no longer able to perform her job.

Fortunately for Pam, her company had provided her with long-term disability insurance which helped pay a portion of her income and gave her much-needed financial support. Transamerica's long-term disability insurance also included a Return to Work Program that allowed Pam to receive assistance with her resume and interview skills. With this support, Pam was able to find a new job that could accommodate her skills. **Long-term disability insurance offers important financial protection from the unexpected.**



A TRANSPARENT PROCESS, AT EVERY STEP OF THE WAY

Speed shouldn't sacrifice service. We're here to help your employees get answers fast while treating them with care. We promise to keep open lines of communication and are available to help at every step of the way — for every claim and every product.



PROVIDE THE PROTECTION THEY NEED

Our voluntary benefits, such as accident, critical illness, and hospital indemnity insurance, work together with disability and life insurance to help provide the protection employees need. Together, they complement major medical insurance and help ensure your employees have more comprehensive protection, all from one trusted carrier.

A CARRIER YOU CAN TRUST

When you choose Transamerica for long-term disability insurance, you'll work with one dedicated team of experienced professionals who treat you, your clients, and their employees with best-in-class care. We're known for our seamless implementation and a leading enrollment experience, and always act in the policyholder's best interests.

Ready to learn more?



Contact a Transamerica representative at **800-851-7555, option 4** today.

This is a brief summary of Long-Term Disability Insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series ICC20 TMD111IC-1020 and ICC20 TCD111IC-1020. 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://www.transamerica.com/tebcs).

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