

PROTECTION NOW — OR LATER

UNIVERSAL LIFE INSURANCE FROM
TRANSAMERICA LIFE INSURANCE COMPANY



TRANSAMERICA®



Universal life insurance — also known as permanent life insurance¹ — can help protect your family's quality of life after you're gone. But that's just one of several benefits when you enroll in *TransElite*[®] universal life insurance from Transamerica.

Universal life insurance offers greater flexibility than basic life insurance. In addition to the death benefit, universal life insurance allows you to **build cash value** — plus interest — over time. This cash value allows you to:

- Borrow against the cash value² if you need money in a pinch and/or
- Use the cash value to cover the cost of your premiums down the road³

Plus, if you're diagnosed with a chronic condition that is expected to be permanent, *TransElite* universal life insurance can help. It includes a feature that allows you to accelerate your death benefit to provide financial relief.

The benefit can be used to pay for any expenses you may have, such as household or credit card bills, costs for an assisted living facility, or even for family members taking care of you — such as a spouse or child. In short, there are no restrictions on how you use the benefit.

MANY BENEFITS, ONE POLICY

AT A GLANCE: UNIVERSAL LIFE INSURANCE WITH ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER:

- Guaranteed issue — no medical or blood tests required
- Fully portable — you can take your policy with you if you retire or change employers, so long as you maintain the premiums
- Group rates for this benefit are lower than if purchased individually

MORE ABOUT UNIVERSAL LIFE

- Can be used as traditional life insurance to provide money to your loved ones after you pass away
- Premiums never increase due to your age
- Borrow from the policy amount in advance, if needed²
- Build cash value with guaranteed 3% interest annually

MORE ABOUT THE CHRONIC CONDITION RIDER

- Help cover unexpected costs, helping to reduce the physical, emotional, and financial burden associated with a chronic condition
- Access 4% of the policy value each month for up to 25 months
- No restrictions on how you use the money

NOTE: To use the Accelerated Death Benefit for Chronic Condition Rider, the insured must be unable to perform two or more of the six activities of daily living for at least 90 days without substantial assistance, or be severely cognitively impaired and need substantial supervision by another person — and the condition is expected to be permanent.

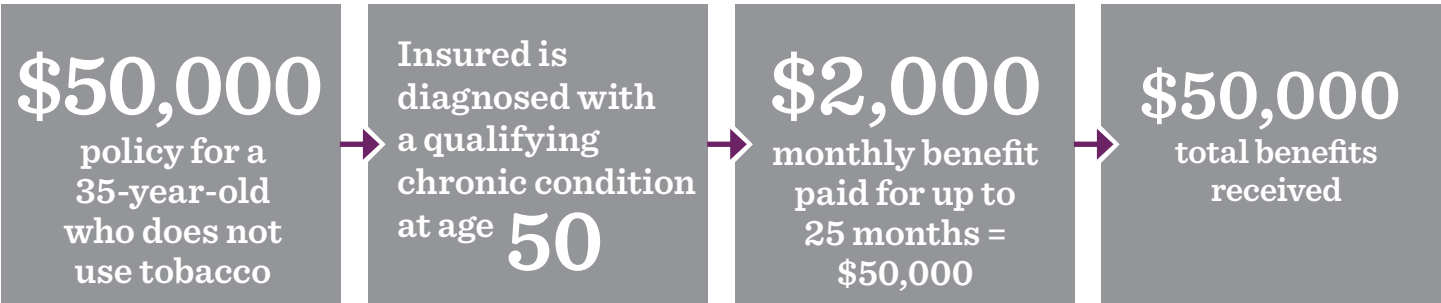


A *TransElite* universal life insurance policy offers protection while you're alive — or after you're gone.

HOW THE DEATH BENEFIT WORKS



HOW THE CHRONIC CONDITION RIDER WORKS



The above hypothetical examples assume this employee elected a \$50,000 death benefit amount.

COVERAGE OPTIONS

You can enroll in a universal life insurance policy for yourself and also for your spouse and child.

	AGE LIMITS	BENEFIT
EMPLOYEE	Ages 16 through 80	\$20,000 - \$150,000 benefit, not to exceed 5x base salary
SPOUSE	Ages 16 through 65	\$25,000 benefit
CHILD TERM RIDER	Ages 15 days through 25 years	\$20,000 benefit

Help prepare for the future and protect what matters most with universal life insurance with living benefits from Transamerica.



QUESTIONS?

Visit: transamerica.com

LIMITATIONS AND EXCLUSIONS

Accelerated Death Benefit for Chronic Condition Rider

Transamerica will not pay rider benefits for care that is received or loss incurred as a result of: an intentionally self-inflicted injury or attempted suicide; war or any act of war, declared or undeclared, or service in the armed forces of any country; the insured's alcohol, drug, or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness; the insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity.

Child Term Insurance Rider

This rider is only available during the initial enrollment. This rider will terminate on the earliest of: the date the contract terminates, subject to the Conversion Options of this rider; the date the contract lapses, subject to the grace period; the date the policyowner requests termination; the anniversary date on or after the insured child is no longer eligible as a dependent child; the anniversary date on or after the last insured child has reached age 26; or the date a nonforfeiture option, if any, becomes effective.

¹ It is important to note that the insurance could lapse prior to the maturity date based on the planned periodic premiums, guaranteed interest rate, and guaranteed cost of insurance charges, or for nonpayment of premium.

² 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.

³ Using cash value to pay the monthly premium will decrease how long the policy will last.

This is a brief summary of *TransElite*® Universal Life Insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, IA. 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.



TRANSAMERICA®