

The cost for a  
home health aide  
with medical  
training averages  
\$4,200 a month.<sup>1</sup>

## MEET ALEXIS



Alexis lost her dad unexpectedly as a teen, so she knows the importance of having a plan to help safeguard her family's financial future.

That's why she enrolled in a \$50,000 universal life insurance policy through her employer. This permanent<sup>2</sup> life insurance policy also includes the Accelerated Death Benefit for Chronic Condition Rider and the Extension of Benefits Rider — two features that help provide her and her family with money for care and peace of mind if she were to fall ill. It lets her accelerate double her death benefit early if she's diagnosed with a qualifying condition that leaves her unable to perform at least two of the six activities of daily living (and expected to be permanent). She feels better knowing there is financial support for her family if the unimaginable happens.

## AN EXAMPLE OF HOW THE RIDERS WORK

The below hypothetical example assumes this employee elected a \$50,000 death benefit amount.

**\$50,000**

+

**\$50,000**

=

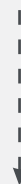
**\$100,000**

If Alexis is diagnosed with a qualifying condition, she can use the Chronic Condition Rider feature included in her policy (\$2,000/month for 25 months)

Extension of Benefits Rider  
(\$2,000/month for an additional 25 months)

**TOTAL  
(PAID OVER 50 MONTHS)**

**and**



**\$12,500**

**25% PAID-UP  
DEATH BENEFIT  
(SHOULD ALEXIS PASS AWAY)**

**These benefits provide cash to help cover costs not covered by medical insurance such as a caregiver — at home or in a facility — out-of-pocket deductibles, or any other bills you choose.**

<sup>1</sup> Surprising Out-of-Pocket Cost for Caregivers," AARP, October 2019

<sup>2</sup> 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.





## FLEXIBLE BENEFITS FOR REAL-LIFE NEEDS

Help protect your family's quality of life — while you're here and after you're gone — with universal life insurance. For an extra layer of financial protection, it includes a cash value component that you can borrow<sup>3</sup> against if needed. You also have the flexibility to change the amount and frequency of premium payments as long as there is sufficient cash value to cover monthly deductions.

## THE TRANSAMERICA DIFFERENCE

Transamerica has been helping to protect families' quality of life for nearly 90 years. We offer the knowledge, stability, and commitment to giving people a way to prepare for the unexpected.

### BENEFITS INCLUDE:

- Chronic Condition Rider
- Extension of Benefits Rider
- Death Benefit
- Build cash value with guaranteed 3% interest annually

### KEY FEATURES:



Flexible death benefit amounts to meet changing personal needs



Portability that allows you to keep your policy should you retire or change jobs



Complements term life insurance and helps protect for a lifetime



Rates never change due to getting older



Benefits can be used with no restrictions — including costs associated with care from a family member or a facility



Family options available

## Questions?



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<sup>3</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.

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.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at [tebcs.com](https://tebcs.com).

