

Everyone deserves a better Tomorrow.

TransEliteSM is universal life insurance that helps provide financial protection at a competitive cost.



When Andrea enrolled in TransEliteSM she was thinking about her five-year-old, Samuel, in the event of her death. Years later, when Samuel's pick-up breaks down in his freshman year of college, she borrows from her policy's cash value¹ to get him a car. They pay off the loan a little at a time, and Andrea feels peace of mind, knowing he'll still get a death benefit to help with college expenses if the worst happens to her.

Help protect the people who depend on you.

Feel good about the well-being of your family, knowing your life insurance death benefit will help them thrive financially in the event of your death. Help safeguard their futures with benefits that can assist with final expenses and their dependent care, living expenses or college tuition.

Give yourself peace of mind. Only six of ten Americans surveyed said they have life insurance, and half said they needed more.² Eight in ten consumers who have had a positive experience with life insurance said it played a critical role after a loved one's death.³

Get the benefits that fit your needs.

Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100 or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

Enjoy our hassle-free application and claims process.

Apply for TransEliteSM by answering a few simple questions. No physicals or blood work required!⁴ Our easy-to-navigate website allows you to update your information, keep track of your policies, apply for loans, submit claims and more from your PC or mobile device.

Product Highlights

No Physicals or Blood work

Accumulates Cash Value

Guaranteed 3% Interest Rate

Withdrawal and Loan Options

Convenient Payroll Deduction

¹ Upon written request, employees may borrow up to the available loan value of their certificate. The interest rate on cash value securing loans is 8.0% (7.4% in advance) with a minimum loan amount of \$250. The loan value of the certificate is the cash value less the amounts of any existing loans, loan interest payable in advance to the next certificate anniversary and three monthly deductions.

² Facts About Life 2013, LIMRA

³ 2012 LIMRA International Survey, LIMRA

⁴ Acceptance based on answers to questions on the application for insurance.

Use your benefits when you need them most.

Life is unpredictable. TransEliteSM offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better.

If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier. If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.

Take our portable, flexible policy with you.

Transamerica lets you build protection and cash value through every stage of your life and career, with some of the best benefits options in the industry. Keep your insurance when changing jobs and adjust premiums, death benefit and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house or retiring.

Eligibility

You can insure your eligible spouse with their own policy or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply for policies, but all universal life policies can be maintained up to age 100.

Self	ages 16 – 80	\$25,000 - \$150,000 benefit, not to exceed 5x base salary
Spouse or equivalent by law	ages 16 through 65	\$25,000 benefit
Children under Optional Child Term Rider	ages 15 days through 25 years	\$20,000 benefit

Trust only the best with your family's financial protection.

Not all insurance companies are the same, and not all policies offer the same benefits. Choose a company with a reliable history of helping families like yours for over 100 years.

This is a brief summary of TransEliteSM 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 exclusion 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: www.tebcs.com.

TransEliteSM

universal life insurance

TransEliteSM Universal Life Insurance is **underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.**

Accelerated Death Benefit for Chronic Condition Rider (Living Benefit Rider) with Extension of Benefits Rider and Paid-Up Insurance Benefit

Your life insurance helps when you need it most

Life insurance is meant to help protect your family's finances in the case of your death, but this rider allows you to use that money to help out when you need it while still living. It pays a benefit now if you have severe memory or reasoning problems or if you can't perform at least two activities of daily living for yourself, such as dressing, bathing, eating, toileting, continence or moving from one activity to another.

Choose a monthly or lump sum accelerated benefit.

If a physician certifies you as chronically ill according to the rider definitions, you can choose to accelerate your death benefit (receive part of it while still living) in one of two ways. **If you choose a monthly accelerated benefit,** you will be paid 4% of your life insurance death benefit each month until 100% of your benefit has been used--up to 25 months. **If you choose a lump-sum accelerated benefit,** you will be paid a one-time amount of 20% of your death benefit.

Timing and death benefit reduction

There is a 30-day waiting period after the effective date of this policy before this benefit can be used in case of sickness but no waiting period in case of accident causing a need for chronic care. As you use this benefit, the money paid out is deducted from your life insurance death benefit, surrender charges and cash value. If you have an outstanding loan, your loan payments will be deducted from the 4% benefit amount each month.

Your extension of benefits rider extends the benefit period

If you still need care after the 25 months covered by the Accelerated Death Benefit for Chronic Condition Rider, the Extension of Benefits Rider will continue to pay you the monthly benefit of 4% of your death benefit for up to an additional 25 months for a total potential benefit of 50 months.

Receive a paid-up life insurance benefit when benefits are extended

With this rider, if you still require chronic condition care after 25 months, you automatically receive a fully paid death benefit of 25% of your death benefit amount, to be paid to your chosen beneficiary.

Waived premium payments and combined benefit provisions

While you receive chronic condition benefits under this rider, you don't have to make monthly premium payments. If you qualify for other accelerated death benefits due to critical illness or terminal illness, the combined benefits you receive will pay no more than 100% of your life insurance death benefit amount.

How this money is taxed

When you receive early life insurance benefits, you may be liable for taxes on all or part of the money, although they are meant to be excluded from your gross income for federal tax purposes. This money could also impact your eligibility for public assistance programs. Talk with a qualified tax advisor and appropriate social services agencies to better understand how an early payout could affect you and your family.

This rider may not cover all the costs associated with chronic condition care incurred during the period during which you receive benefits.

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



This is a brief summary of the Accelerated Death Benefit for Chronic Condition Rider with Extension of Benefits Rider and Paid-Up Insurance offered with TransEliteSM Universal Life Insurance. Rider form series CRLLT100 and CRLEX100.

Forms and form numbers may vary. This insurance may not be available in all jurisdictions.

Limitations and exclusions apply. Refer to the rider for complete details.

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Limitations and Exclusions

We will not pay rider benefits if the insured meets the requirements of the eligibility for benefits provision as a result of:

- Any sickness condition that begins before or during the waiting period.
- 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.

We will not pay an accelerated death benefit on any other riders attached to the contract.

Contestability

This rider will be contestable on the same basis as the contract, during the lifetime of the insured, for two years from the rider effective date.

Suicide

If the insured dies by suicide, while sane or insane, within two years from the rider effective date, any premiums refunded under the suicide exclusion provision of the contract will be reduced by the amount of accelerated death benefits paid, if any, under this rider.

Termination of Insurance Rider

This rider will terminate on the earliest of:

- The date the contract terminates;
- The date the contract lapses, subject to the grace period;
- The date the owner requests termination;
- The date the insured dies;
- The date, after the entire death benefit has been paid under the accelerated death benefit for chronic condition rider, when the insured no longer satisfies the eligibility for benefits provision;
- The date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the accelerated death benefit for chronic condition rider;
- The date a non-forfeiture option under the contract, if any, becomes effective; or
- The date we pay you a one-time lump sum payment under the accelerated death benefit for chronic condition rider.