



# Everyone deserves a better Tomorrow.

TransLegacy<sup>SM</sup> is universal life insurance designed to be cost-effective and provides valuable benefits.

Underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.

## Universal Life insurance that builds cash value.

You can buy universal life insurance that builds cash value at a guaranteed 4% interest rate. You can help protect yourself and eligible members of your family, all with the convenience of payroll deduction.

## Do you have enough life insurance, benefits for a terminal illness, and protections that help in the event of a layoff?

According to LIMRA, almost 9 in 10 Americans view life insurance as a necessity. Only 6 of 10 Americans surveyed said they actually own some sort of life insurance and half of American households said they needed more life insurance.<sup>1</sup> Now's your chance to join families across the country who are taking action.

You can choose the benefit amount you need. None of us likes to think about these things, but it's important that you can also tap into your life insurance death benefit early if you're ever diagnosed with a terminal illness.<sup>3</sup> That benefit could really help you and your family during a difficult time. If you're ever laid off from your full-time job, there's also protection to keep paying for your policy for as long as six-months.<sup>4</sup> You'll be able to keep your coverage and take it with you if you ever leave the company.

## You choose these benefits for yourself, your spouse, and your eligible dependent children and grandchildren.

There are two ways to choose benefits for your family. In addition to your benefits, you can buy a universal life policy for your spouse and each eligible child and grandchild. Or you could choose term life insurance protection attached to your policy or your spouse's that will add extra benefits.

No Physicals or Blood work<sup>2</sup>

Also available for your Spouse and Children

Guaranteed 4% Interest Rate

Cash Values

Convenient Payroll Deduction

Accelerated Death Benefit for Terminal Illness<sup>3</sup>

Level Death Benefit

Waiver of Monthly Deductions Due to Layoff<sup>4</sup>

<sup>1</sup> LIMRA, 2013 Insure Your Love Fact Sheet. Use of statistic does not imply endorsement.

<sup>2</sup> Acceptance based on answers to questions on your applications for coverage.

<sup>3</sup> Not available in Massachusetts

<sup>4</sup> Not available in Massachusetts, Maryland, Puerto Rico, Tennessee, Virginia, Vermont, or Washington.

## Universal Life Insurance Issue Amounts Available to your Group

APPLICANT	AGE	Issue Amounts*
Employee	16 through 70	
Spouse or equivalent by state law	16 through 65	
Child	15 days through age 25	
Child or Grandchild	15 days through age 24	

\* Not to exceed five times base salary.

### You can purchase coverage for as little as \$4 per week.

The price you pay will depend on your age and whether or not you use tobacco. Sample costs below show you how much coverage you can buy for just a few dollars a week.

NON-TOBACCO ISSUE AGE	\$4 A WEEK FACE AMOUNT includes WAIVER OF DEDUCTIONS FOR LAYOFF and TERMINAL ILLNESS RIDERS
25	\$ 46,602
35	\$ 30,352
45	\$ 19,191

This is a brief summary of TransLegacy<sup>SM</sup> Universal Life Insurance underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.

Policy Form Series CPGLDU00 and CCGLDU00. Rider form series CRABTI00 and CRULWT00.

Forms and form numbers may vary. Coverage 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: [www.tebcs.com](http://www.tebcs.com).

# TransLegacy<sup>SM</sup>

universal life insurance

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## *Accelerated Death Benefit for Long-Term Care Rider*

### **Get your money early if you ever need long-term care.**

Wouldn't it be helpful to take an "advance" against your life insurance death benefit if you are ever diagnosed as being chronically ill? That's the purpose of your Accelerated Death Benefit for Long-Term Care Rider. Chronically ill means a licensed physician says you are unable to perform for 90 days or longer at least two activities of daily living—such as dressing, taking a shower, eating, toileting, and being able to move from one activity to another—or that you suffer severe issues with memory or being able to think.

### **4% of your life insurance death benefit amount is available each month**

The amount of money available to you if you are ever chronically ill will be 4% of your life insurance death benefit for up to 25 months, provided you are in a licensed nursing or assisted living facility. If you are receiving home health care or day care instead, it will be 2% for 50 months. There is a 30 day waiting period after the effective date for sickness conditions. There is no waiting period for accidents.

When benefits are paid under this provision, your life insurance death benefit, surrender charges, and your policy's accumulation value will be reduced proportionately. If you have an outstanding policy loan, your monthly loan payments will be subtracted from your benefits every month to continue paying off your loan balance. Any remaining balance will be paid to your beneficiary in the event of your death. If you have used all of your death benefit, the policy will end.

### **You don't have to make monthly premium payments when you're chronically ill**

You will not need to make monthly premium payments during the months you are receiving benefits under this rider (those premium payments are waived for you).

### **Accelerated death benefit provisions all work together**

You may have other accelerated death benefits that allow you to access your life insurance death benefit early for critical illness or other purposes. Remember that all of these accelerated benefits work together and will pay no more than 100% of your life insurance death benefit.

### **Be aware of how this money is taxed**

When you get early life insurance benefits, you may have to pay taxes on all or part of this money, although these payments are intended to be excluded from your gross income for federal tax purposes. These monthly payments could also impact your eligibility for public assistance programs. Talk with a qualified tax advisor and appropriate social services agencies to help you understand how an early payout could affect you and your family.

This rider may not cover all the costs associated with long term care incurred during the period of coverage.

**Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: [www.tebcs.com](http://www.tebcs.com).**



Not for use in: FL, IN, MA, NC, NJ, NY, TX, UT & PR

This is a brief summary of Accelerated Death Benefit for Long Term Care Rider offered with TransLegacy<sup>SM</sup> Universal Life Insurance. Rider Form Series CRABLT00.

Forms and form numbers may vary. This coverage may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the rider for complete details..

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