



# FASTER GROWTH, MORE PRODUCTS: THE VOLUNTARY BENEFITS CARRIER THAT DELIVERS FOR YOU

## The Mission of Transamerica Employee Benefits

*To make a more secure tomorrow and provide an exceptional experience today for every customer we serve.*

For voluntary benefits producers, consultants and benefit communication specialists, this means access to one of the broadest product portfolios available supported by the personal service and resources to help you grow your business.

## More Producers and Employers Are Choosing Transamerica

Transamerica Employee Benefits' sales of Transamerica Life Insurance Company ("Transamerica") products grew by 14% in 2013, 19% in 2012, 28% in 2011, the fastest rate of any Top 10 voluntary carrier.<sup>1</sup>

Thanks to significant investments in technology and support, consultants and producers are discovering the ease of streamlined enrollments, the benefits of products filed on a group basis for multi state employers, and a real commitment to personal attention for every case.

### 2013 FACTS

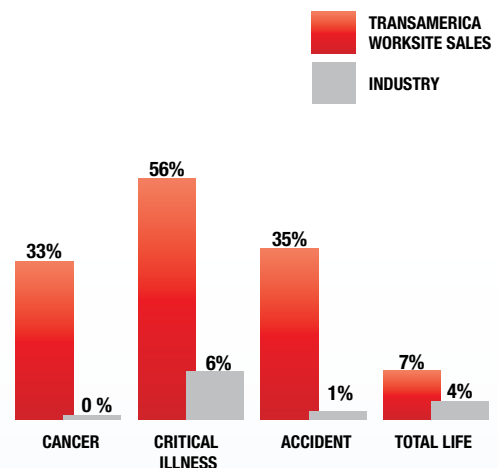
- + Over \$191,000,000 in production
- + Over 17,000 employer groups and over 900,000 insureds
- + Over 325,000 claims paid

## One of the Broadest Product Portfolios

The synergy and convenience you'll find working with Transamerica's extensive product set will make it easier to implement multi-year enrollment strategies for clients. We can help you determine the best way to integrate all of our offerings in creative ways:

- + Benefit solutions for employers, trade associations and unions
- + Flexible supplemental plan designs that integrate with major medical coverage
- + Easy multi state enrollments with group-based products
- + Guaranteed issue, portable coverage, no waiting periods on most products
- + Benefit options for employees and families, including part-time, temporary, and seasonal employee solutions

### PREMIUM GROWTH VS. THE INDUSTRY<sup>1</sup>



<sup>1</sup> LIMRA. "Third Quarter Voluntary Product Sales Survey, 2013.

Insurance products underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Not available in all states.

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## An Exceptional Service Experience

Voluntary benefits with easier enrollments? Transamerica has developed a unique enrollment service to make it easy for employees to select guaranteed issue coverage through normal HR channels. Be sure to talk to your Transamerica representative to learn more. You'll also appreciate:

- + Dedicated client relationship managers for proposal and case set up
- + Customized communication and marketing materials
- + Flexible group underwriting
- + Customized electronic, web, call center and spreadsheet enrollment solutions
- + Multiple billing options
- + Dedicated customer service team for account conservation
- + Fast and simple claims processing

## The Strength of Transamerica

Transamerica has been a voluntary benefits innovator since 1932. By choosing Transamerica for voluntary benefits, you also have access to Long Term Care insurance, retirement plans, and investments through other Transamerica affiliates. Across the United States, Transamerica companies employ more than 14,000 people to serve more than 20 million customers.

## Sustainability

Our long-term success depends on our ability to keep our promises to customers, investors, employees, business partners, and communities. We invest and operate responsibly for the future and provide community support to such organizations as United Way, Juvenile Diabetes Research Foundation, Habitat for Humanity, and the Susan G. Komen Foundation.



## Transform Tomorrow

We're here to help you to grow your business with new and different solutions using voluntary benefits and enrollment tools. This includes packaging voluntary products to offset deductibles, offering compliant supplemental health products, providing flexible plan designs, utilizing educational tools for enrollment, and integrating data analytics.

Transamerica's portfolio of voluntary life and supplemental health products are easy to understand, simple to enroll, supported by payroll deduction, and available at no cost to the employer. Contact us today to make this year the best yet for your business and your customers.

## LEADING PRODUCERS GROUP PROGRAM

Qualify for the Leading Producer's Group (LPG) to earn such benefits as marketing allowances, the reimbursement of licensing fees, and additional levels of support. Your top performance can also lead to meetings with your peers at some of the most sought-after vacation destinations in the world.

## FINANCIAL STRENGTH RATINGS

A.M. Best	A+	(2 <sup>nd</sup> of 16 categories)
Moody's	A1	(5 <sup>th</sup> of 21 categories)
Fitch	AA-	(4 <sup>th</sup> of 19 categories)
Standard & Poor's	AA-	(4 <sup>th</sup> of 21 categories)

*Ratings as of December 2013 from the A.M. Best Company, Moody's Investors Service, Fitch Ratings and Standard & Poor's reflect current opinions of the relative financial strength and operating performance of Transamerica Life Insurance Company.*

## Transamerica Employee Benefits

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