



Flexible solutions for a better Tomorrow.

Offer TransEliteSM universal life insurance to help provide financial protection for employees.

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

It's real now.

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 that he could use to help with college expenses if the worst happens to her.

Offer employees a sense of financial security.

TransEliteSM is a flexible premium universal life insurance policy designed to help provide financial protection for employees' families in the event of death, that can be used for final expenses, for college tuition, for living expenses or as an inheritance for beneficiaries. It also provides cash value that can be borrowed from if you need it.

Three out of 10 U.S. households have no life insurance at all, and half said they needed more life insurance.² TransEliteSM offers the employer the ability to let employees choose \$10,000 to \$500,000 of benefit with no physical exams or blood tests³.

Attract and keep employees with great benefits.

Offering universal life insurance to employees is a great supplement to term life insurance because it helps protect for an entire lifetime, not just while they are part of the workforce. It's an enticing added feature to help round out a robust benefits package that helps recruit and retain great people.

TransEliteSM helps give employees peace of mind and allows flexibility as they go through every life stage from getting married to retiring. The policy allows them to adjust the death benefit amount at any time to meet changing personal financial situations and builds interest-earning cash value the insured can access if needed.

Design insurance to fit your workforce.

You know your workforce best, and TransEliteSM gives you the freedom to make the choices that will fit your company. You can decide what benefits to include for all employees and what optional benefits employees can choose to purchase for themselves.

simple enrollment options

payroll-deducted premiums

accumulates cash value

guaranteed 3% interest rate

loan and withdrawal options

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

Choose the policy type: High Cash Value (HCV) or High Face Amount (HFA)

TransEliteSM HCV policies build up cash values that can be used for loans or to keep the policy active, up to age 100, until the cash value is exhausted. TransEliteSM HFA policies provide the greatest death benefit amount with a premium expected to provide life insurance to the later of employee age 80 or policy age 10 years, with no cash value expected at the end of the coverage period.

Eligibility

Employee	ages 16 – 80	\$10,000 - \$500,000 benefit, not to exceed 5x base salary
Spouse or equivalent by law	ages 16 through 65	\$10,000 - \$100,000 benefit
Children/Grandchildren	ages 0 through 25 years	\$25,000 benefit
Children under Optional Child Term Rider	ages 15 days through 25 years	\$10,000 or \$20,000 benefit

Riders included with base policy

- Accelerated Death Benefit for Terminal Condition
- Waiver of Monthly Deductions for Layoff or Strike

Optional riders you may choose to include in each employee's policy

- Accelerated Death Benefit for Chronic Condition (Living Benefit Rider) (Rider series CRLTI100)
- Extension of Benefit for Living Benefit Rider with Paid-Up Benefit (Rider series CRLEX100)
- Benefits Restoration Rider (Rider series CRLRE100)
- Automatic Face Amount Increase (Rider series CRLAI100)
- Accelerated Death Benefit for Critical Condition (Rider series CRLCC100)
- Waiver of Monthly Deductions for Total Disability (Rider series CRLWM100)
- Accidental Death & Dismemberment (Rider series CRLAD100)

Choose a company you can trust.

In today's financial environment, working with a reliable company with a heritage of over 100 years of helping families is a smart way to do business. Employers can trust Transamerica to be there when an employee needs us most.

We provide customizable options that let you offer insurance that fits your plans and your employees' needs. Easy enrollment and payroll deduction options make integration with your human resources department convenient and hassle-free.

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

Be sure to ask your agent for a TransEliteSM proposal to see rate information, which is based on age and tobacco use.

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.

More employers are choosing coverage from one of the broadest portfolios of voluntary benefits available, all from Transamerica Employee Benefits.

Transamerica Employee Benefits

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Short-Term Disability Income • Out-of-Pocket Medical Expense Indemnity • Hospital Indemnity • Telehealth • Stop Loss