

# Trans Select<sup>SM</sup> 5, 10, 20 group term life insurance

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

LIFE

HEALTH



## BUILD A BETTER TOMORROW

As employers look for flexible alternatives to permanent life products, Trans Select 5, 10, 20 is designed to meet that need.

### Why do brokers prefer Trans Select 5, 10, 20 term life insurance?

In today's tough business climate, employers need benefits for their employees that are easy to administer and understand. At the same time, Transamerica knows you are looking for a term life insurance policy that provides solid opportunities along with great compensation.

Trans Select 5, 10, 20 offers you higher first-year commissions and custom administration for your clients. Premiums are scheduled to remain level for 5, 10 or 20 years and are guaranteed level for the first five years.

**Premiums may increase annually starting in year 6.**

Trans Select 5, 10, 20 can be renewed up to age 100 after the original coverage period without having to provide evidence of good health, and living benefit riders can be added to enhance coverage.

### Benefit Highlights

Higher First-Year Commissions	Guaranteed level rates for the first 5 years	Custom administration
Terminal Illness Benefit Rider	Multiple billing options	Renewable contracts
Child coverage through age 25	Fully Portable	Optional Term Periods

### Issue Age and Coverage

Premiums are based on age and tobacco use. The minimum purchase amount is \$5,000. The maximum is \$500,000.

Employees can also purchase coverage to cover spouses and children. A separate certificate will be issued to a covered spouse. Children will be covered by a child term rider for \$5,000 or \$10,000 upon employee selection.

Employee issue ages are:	
5 year term	16 – 80
10 year term	16 – 75
20-year term	16 – 65

Spouse issue ages are 16 – 65.
Child coverage will be available for dependents age 15 days through age 25 in the form of a child term rider.

## Riders Included in Base Coverage

- **Accelerated Death Benefit for Terminal Illness (Not Available in MA)** — We will pay a portion of the death benefit up to \$100,000 maximum if the insured is diagnosed with a terminal illness and still provide a benefit to the designated beneficiary.
- **Waiver of Premium Due to Layoff or Strike Rider (Not Available in CT, MA, MD, NJ, PR, TN or VA)**— Premiums will be waived up to 6 months if the employee is on strike or is involuntarily laid off.
- **Children's Term Rider** — Employee Elected

## Additional Riders to Enhance Coverage

- **Accidental Death and Dismemberment (Not Available in MN or OH)**
- **Accelerated Death Benefit for Long Term Care (Not Available in CO, MA, MD, NV, PR, TX, UT or WA)**
- **Extension of Benefits for Long Term Care (Not Available in FL, NC, NJ, or PA)**
- **Accelerated Death Benefit for Critical Care (Not Available in CT, FL, MA or NJ)**
- **Waiver of Premium Rider**

## Underwriting Guidelines

ELIGIBLE EMPLOYEES	GUARANTEED ISSUE		CONDITIONAL GUARANTEED ISSUE		SIMPLIFIED ISSUE		FIELD / WEB QUOTE
	Minimum Participation*	Standard Maximum Issue	Minimum Participation*	Standard Maximum Issue	Minimum Participation	Maximum Issue	
10–49	10 Apps	\$25K	5 Apps	\$75K	2 Apps	\$500K	Yes
50–99	20%	\$50K	10%	\$100K	5 Apps	\$500K	Yes
100–499	20%	\$75K	10%	\$125K	5 Apps	\$500K	Yes
500–999	15%	\$100K	10%	\$150K	5 Apps	\$500K	Yes
1,000–5,000	15%	\$125K	10%	\$175K	5 Apps	\$500K	Yes

Refer to the proposal for a full list of limitations and exclusions for your state.

For more information

## Transamerica Employee Benefits

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(800) 400-3042

[www.transamericaemployeebenefits.com](http://www.transamericaemployeebenefits.com)

Additional products available through Transamerica Life Insurance Company

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Critical Illness • Short-Term Disability Income • Out-of-Pocket Medical Expense Indemnity • Hospital Indemnity

This is a brief summary of Trans Select<sup>SM</sup> 5, 10, 20 Group Term Life Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPVTL200 and CCVTL200; Rider form series CRTIVT00, CRWPL200 and CRCHL200. 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