

# Everyone deserves a better Tomorrow.

TransElite<sup>SM</sup> is universal life insurance that helps provide financial protection at a competitive cost.



### It's real now<sup>®</sup>

When Andrea enrolled in TransElite<sup>SM</sup> 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 value<sup>1</sup> 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.<sup>2</sup> 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.<sup>3</sup>

### 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 TransElite<sup>SM</sup> by answering a few simple questions. No physicals or blood work required!<sup>4</sup> 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

<sup>1</sup> 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.

<sup>2</sup> Facts About Life 2013, LIMRA

<sup>3</sup> 2012 LIMRA International Survey, LIMRA

<sup>4</sup> Acceptance based on answers to questions on the application for insurance.

### Use your benefits when you need them most.

Life is unpredictable. TransElite<sup>SM</sup> 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

Don't feel that nagging worry that you need more; insure your family fully. In addition to your own policy, we allow you to insure your eligible spouse, children and grandchildren as well or to purchase protection for your children through a child level term life insurance rider.

Insured	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

### 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 TransElite<sup>SM</sup> 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](http://www.tebcs.com).

# TransElite<sup>SM</sup>

## universal life insurance

TransElite<sup>SM</sup> 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.

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

If a physician certifies that you are chronically ill according to the rider definitions, 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.

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. When the death benefit is exhausted, the policy ends.

#### **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.

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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 TransElite<sup>SM</sup> 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.

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### *Accelerated Death Benefit for Critical Condition Rider*

#### **How much would a critical illness cost you?**

Life insurance helps protect your family financially in case the unexpected takes your life, but what if the unexpected knocks you off your feet for a few weeks instead? While major medical insurance pays for the bulk of the medical costs of a serious medical event, you're likely to dip into your vacation savings or retirement fund to pay for deductibles, co-pays and missed work income.

#### **Get your money when you need it**

The Accelerated Death Benefit for Critical Condition Rider allows you to benefit from your life insurance when a critical illness strikes. In the event of one of five major health conditions (cancer, heart attack, stroke, major organ transplant surgery, and end-stage renal—kidney—failure), this rider allows you to receive up to 50% of your life insurance death benefit, up to a maximum of \$100,000.<sup>1</sup>

#### **Timing and taxation**

There is a 30-day waiting period after the effective date of this policy before this benefit can be used for critical care in case of sickness but no waiting period in case of accident requiring critical care. When you receive early life insurance benefits, you may be liable for taxes on all or part of the money, depending on life expectancy and whether the money is used to pay for needed health care. 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.

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<sup>1</sup> Other distribution options are available in some states. Refer to your insurance rider for complete details.

This is a brief summary of the Accelerated Death Benefit for Critical Condition Rider offered with TransElite<sup>SM</sup> Universal Life Insurance. Rider form series CRLCC100. 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.

### **Limitations and Exclusions**

Rider benefits are not paid for any critical condition diagnosed for the first time prior to or during the waiting period. An accelerated death benefit is paid only once. Accelerated death benefits on any rider attached to the contract are not paid. If an insured suffers from more than one medical condition, only one condition is paid an accelerated death benefit. Accelerated death benefits are not paid for any subsequent condition.

Accelerated death benefits are not paid for:

- Transient Ischemic Attacks (TIAs) and attacks of Vertebrobasilar Ischemia.
- Skin cancer other than malignant melanomas, all tumors that are histologically described as pre-malignant or are only showing early malignant change, cancer in-situ and papillary bladder cancer.
- Any other surgical procedures not specifically mentioned in this rider.

If the owner asks for less than the maximum benefit amount available, the remainder cannot be requested as a supplemental payment. When this rider is exercised, the contract's face amount, loan balance and value accumulation are reduced proportionately. The reduced death benefit, if any, is paid to the beneficiary after an insured's death.

### **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 benefits paid, if any, under this rider.

### **Termination of Insurance Rider**

This rider will terminate on the earliest of the following dates or events:

- 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 a nonforfeiture option under the contract, if any, becomes effective; or
- The date an accelerated death benefit is paid under this rider.

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### *Automatic Face Amount Increase Rider 5- or 10-Year Option*

#### **Add insurance over time, automatically, without medical questions or exams**

Build up your policy a little at a time over the next 5-year or 10-year period without having to go through the process of applying for a life insurance increase. This rider automatically increases your policy value and payment by one dollar a week, once a year during the chosen period. You won't have to answer medical questions or take a medical exam.

#### **You can accept or decline the increase when the time comes**

At the end of each of the first five or ten years of your policy (and each of the first three years of your spouse's policy), you will get a notice of your newly increased policy amount and new weekly premium. If you decide not to accept the increase, simply decline it. If you decline it, you won't have the opportunity to increase your policy under this rider in the future.

#### **Your life insurance isn't the only increased benefit**

In addition to raising the value of your policy face amount, this option increases the Accelerated Death Benefit for Terminal Condition Rider and, if you have it, the Accidental Death and Dismemberment Rider. If you have the Waiver of Monthly Deductions for Total Disability Rider and become totally disabled, that rider will pay your latest premium amount, too.

#### **The automatic increases stop under certain conditions**

The automatic increases stop after the five- or ten-year period (three-year period for a spouse's policy) or if your main policy ends. The increases also stop if you receive advanced death benefits for terminal, critical or chronic conditions.

#### **Termination of Insurance Rider**

This rider will automatically 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 day after the last option date shown on the contract data pages;
- The certificate anniversary that coincides with or next follows the insured's 70th birthday;
- The date the insured refuses an automatic increase;
- The date the insured requests an increase or decrease in the face amount of the contract;
- The date we pay any benefits under any accelerated death benefit rider; or
- The date a nonforfeiture option under the contract, if any, becomes effective.

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).



This is a brief summary of the Automatic Face Amount Increase Rider offered with TransElite<sup>SM</sup> Universal Life Insurance. Rider form series CRLAI100. 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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### *Accelerated Death Benefit for Chronic Condition Rider*

#### **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 are unable to perform at least two activities of daily living for yourself, such as dressing, bathing, eating, toileting or moving from one activity to another.

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

If a physician certifies that you are chronically ill according to the rider definitions, you will be paid 4% of your life insurance death benefit each month for up to 25 months.

#### **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 an 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. When the death benefit is exhausted, the policy ends.

#### **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.

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This is a brief summary of the Accelerated Death Benefit for Chronic Condition Rider offered with TransElite<sup>SM</sup> Universal Life Insurance. Rider form series CRLLT100. 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.

### **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 Benefits Rider**

This rider will terminate on the earliest of the following dates or events:

- 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 on which cumulative monthly accelerated death benefit payments equal 100% of the death benefit amount, subject to any rights under an optional extension of benefits rider;
- The date on which we pay a one-time lump sum accelerated death benefit payment in lieu of any monthly accelerated death benefit;
- The date a nonforfeiture option under the contract, if any, becomes effective.

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### Accidental Death and Dismemberment Rider

#### Provide as much as twice the protection for your family

Accidents can happen anywhere, at any time. Feel confident that your family will have financial protection if you lose your life in an accident, with an accidental death benefit of up to \$150,000 in addition to your existing life insurance death benefit. Certain additional percentages are also paid as shown on your contract data pages:

<b>Additional benefit paid for:</b>	<b>Additional benefit percentage:</b>
Death as a passenger on common transportation carrier	100%
Death while wearing seatbelt	10%
Death while wearing seatbelt in driver's or passenger's seat if air bag system deploys	5%

#### Get benefits for accidents that permanently affect you

Accidents can cause losses other than death, and this rider pays specific benefits if you suffer life-altering injuries. In the event of lost sight, hearing or limb use, this rider would pay a percentage of 25-100% (as specified below) of your death benefit amount, with a maximum possible dismemberment benefit of \$150,000, as follows:

<b>Dismemberment percentages paid:</b>	<b>Additional benefit percentage:</b>
Loss of hand, foot, sight in one eye, speech or hearing in both ears; Quadriplegia	100%
Paraplegia	75%
Loss of hand, foot, sight in one eye, speech or hearing in both ears; Hemiplegia	50%
Loss of hearing of one ear, or thumb and index finger on the same hand	25%

#### Provide special additional care for your family members

As an added benefit under the rider, where permitted, we will pay 3% of the AD&D death benefit—up to \$3,500—for qualifying elder care, survivor training, child education or child care center benefits. The maximum combined benefit amount for these special benefits is \$15,000 during a four-year period. A child must be 15 days through 11 years of age to be eligible for the child care benefit, and age 13 through 24 years to be eligible for the child education benefit. Additional information is contained in the certificate and rider.

#### Provide for specific expenses if you're out of town when an accident strikes

This benefit pays an amount equal to the lesser of 10% of the accidental death benefit or \$5,000 if expenses are incurred to transport your remains to a mortuary close to home if you die more than 200 miles from your primary residence.

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).



This is a brief summary of the Accidental Death and Dismemberment Rider (AD&D) offered with TransElite<sup>SM</sup> Universal Life Insurance. Rider form series CRLAD100. 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.

CLE03C3-1214

### **Limitations and Exclusions**

We will not pay benefits under this rider if loss is caused by or results directly or indirectly from the insured's:

- Suicide or intentionally self-inflicted injury while sane or insane.
- Sickness, disease, physical or mental infirmity, pregnancy, or any other kind of illness, or any medical or surgical care, diagnosis, or treatment for such condition.
- Committing or attempting to commit a felony or engaging in an illegal occupation.
- Voluntary use of any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction.
- Voluntarily taking, absorbing, or inhaling a poison, gas, or fumes.
- Involvement in an accident that occurs while he or she was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs.
- Travel in or descent from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline on a regularly scheduled passenger trip. Loss resulting from travel in an aircraft operated by a charter airline is not covered.
- Service in the military or any auxiliary unit attached thereto.
- Participation in any of the following activities: motor vehicle or boat racing, hang gliding, sky diving, mountain or rock climbing or any related hazardous activities.
- The release of nuclear energy.

### **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.

### **Termination of Insurance Rider**

This rider will terminate on the earliest of the following dates or events:

- 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 certificate anniversary that coincides with or next follows the insured's 70th birthday; or
- The date a non-forfeiture option under the contract, if any, becomes effective.

Our deduction of a monthly charge for any period after the date of termination of this Rider will not create a liability for us nor will it constitute a waiver of the termination. Any such monthly deduction will be returned.

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### *Accelerated Death Benefit for Chronic Condition Rider (Living Benefit Rider) with Benefit Restoration Rider*

#### **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 are unable to perform at least two activities of daily living for yourself, such as dressing, bathing, eating, toileting or moving from one activity to another.

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

If a physician certifies that you are chronically ill according to the rider definitions, you will be paid 4% of your life insurance death benefit each month for up to 25 months.

#### **You won't lose your life insurance death benefit**

With the Benefit Restoration Rider included, using a percentage of your death benefit for chronic condition care won't cost your family the life insurance death benefit in the event of your death. Your full benefit amount is restored after each payment for your care.

#### **Timing and outstanding loan payment**

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 an accident causing a need for chronic care. If you have an outstanding loan, your loan payments will be deducted from the 4% benefit amount each month. When the death benefit is exhausted, the policy ends.

#### **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.

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This is a brief summary of the Accelerated Death Benefit for Chronic Condition Rider with Benefit Restoration Rider offered with TransElite<sup>SM</sup> 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.

CLE03C2-1214

### **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 following dates or events:

- 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 the accelerated death benefit for chronic condition rider terminates; or
- The date a nonforfeiture option under the contract, if any, becomes effective.

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## *Waiver of Monthly Deductions for Total Disability Rider*

### **Have one less thing to worry about if you become disabled**

This rider makes it easy to keep your universal life insurance policy in the event that you're totally disabled by waiving your monthly deductions while maintaining your policy.

### **How it works and what we mean by total disability**

If you become totally disabled prior to age 60 for at least six months to such a degree that you can't do your regular job or a job of the same general type, this rider will pick up your TransElite<sup>SM</sup> monthly cost of insurance deductions. Conditions considered total disability also include loss of sight in both eyes, use of both hands or both feet, use of one hand and one foot, or hearing in both ears. You'll need to pay during the waiting period for the first consecutive six months of the disability, after which those deductions will be retroactively applied, and then you won't have any more deductions as long as you are totally disabled.

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).



This is a brief summary of the Waiver of Monthly Deductions for Total Disability Rider offered with TransElite<sup>SM</sup> Universal Life Insurance. Rider form series CRLWM100. 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.

CLE03C6-1214

## **Limitations and Exclusions**

Monthly deductions are not waived if the owner's total disability results from:

- An owner's attempted suicide or intentionally self-inflicted injury while sane or insane;
- An owner's commission of or attempting to commit a felony or engaging in an illegal occupation;
- An owner's participation in a riot or insurrections;
- An owner's voluntary use of alcohol or any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction;
- An owner's voluntarily taking, absorbing or inhaling a poison, gas or fumes;
- An accident that occurs while the owner was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs;
- Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- War or any act of war, whether declared or undeclared;
- Service in the military or any auxiliary unit attached thereto.

If the portability option provision of the contract has been exercised, if any, the owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the total disability. This rider is not available for self-employed individuals.

## **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. The rider contestable period will be extended for any period of total disability for which a claim is submitted if such period commences during the first two years following the rider effective date.

## **Termination of Insurance Rider**

Benefit payments - the benefits provided by this rider stop on the earliest of the following dates:

- The date the owner's total disability ends;
- The date the owner dies;
- The date the owner refuses to give us proof of his or her continuing total disability if we have asked for it;
- The date the owner refuses to be examined by a physician of our choice if asked to do so;
- The certificate anniversary that coincides with or next follows the owner's 70th birthday; or
- The date the contract or this rider ends.

## **Rider termination**

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 owner dies;
- The certificate anniversary that coincides with or next follows the owner's 60th birthday;
- The date the owner assigns the contract to another individual; or
- The date a nonforfeiture option under the contract, if any, becomes effective.