



Everyone deserves
a better Tomorrow.

myPack® is life insurance
with critical illness benefits
and accident insurance.

Carl signs up for myPack® because he worries about expenses his major medical insurance doesn't cover. He believes his peace of mind is well worth the little extra deducted from his paycheck.

Two kinds of insurance pair up to help meet multiple needs.

Group term life insurance would pay Carl's family a benefit in the event of his death. Riders¹ (special added benefits to your life insurance) would also allow him to use part of his death benefit² for special situations. With myPack®:

- 50% of the death benefit can be advanced for a qualifying terminal illness
- 25% of the death benefit can be advanced for a covered critical illness (heart attack, cancer, stroke, end-stage kidney failure or certain major organ transplants)
- premiums are waived if you're totally disabled for six or more consecutive months prior to age 60

Accident insurance pays a benefit if you have a covered injury and need treatment. It also provides sickness and disability income benefits as well as a lump sum benefit in case of accidental death or dismemberment.

Later that year, Carl trips over his feet while playing soccer with his son and breaks his wrist. myPack® Accident Insurance pays him benefits that help with his medical insurance deductible, orthopedist visits and cast.

Carl's cast keeps him from working for nearly a month, so he files a claim for myPack®'s **disability income benefits** until he's able to work again. What could have been a financial car crash ends up being more like a fender bender.

Take advantage of special benefits.

- option to take your life and accident policies with you after your employment ends
- ability to convert your policy to a universal life insurance policy³ when leaving your employer

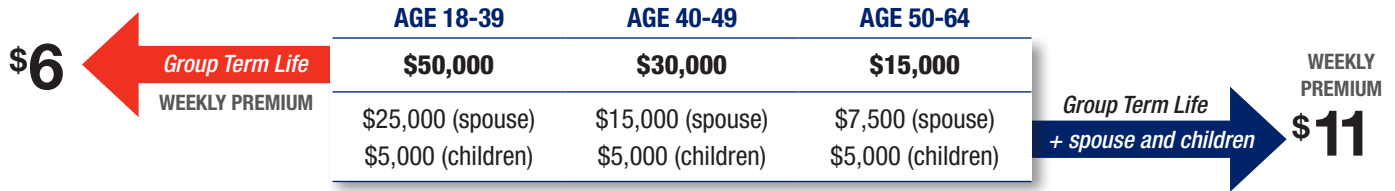
Enjoy our hassle-free application and claims process.

Update your information, keep track of policies, submit claims and more from your PC or mobile device. No physicals or blood work are required to sign up!⁴

| Product Highlights |
|---|
| No physicals or blood work ⁴ |
| Benefits for critical illness |
| Spouse and child policy options |
| Portable |
| Payroll-deducted premiums |

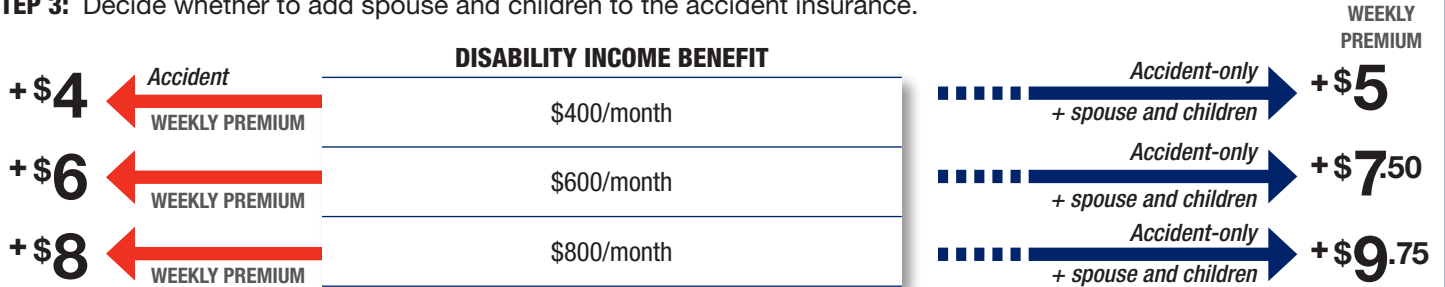
Simply choose the options you need:

STEP 1: Choose benefits for just you or decide whether to add spouse and children to the group term life insurance.



STEP 2: Select the disability income benefit for the accident insurance.

STEP 3: Decide whether to add spouse and children to the accident insurance.



Spouse and child policies don't include disability benefits.

Accident Insurance

TransAccident pays the following additional cash lump sum benefits (see your policy for specifics):

| | | | | | |
|---|-------------------|-------------------|---|-------------------|-------------------|
| Maximum specific sum for injuries | \$2,000 | per injury | Accidental death on common carrier | \$21,000-\$56,000 | based on premium |
| Accidental death in motor vehicle | \$15,000-\$40,000 | based on premium | Accidental death not in vehicle/carrier | \$9,000-\$24,000 | based on premium |
| Dislocations, fractures, tendon/ligament injury | \$130-\$2,000 | based on location | Prosthesis | \$250 | per accident |
| Emergency treatment | \$100-\$150 | based on location | Hospital confinement | \$0-\$100 | per day |
| Ambulance | \$45 | per accident | Burns | \$665-\$2,665 | based on severity |
| Family lodging | \$30 | per day | Lacerations | \$130-\$265 | based on severity |
| Transportation | \$90 | per trip | Loss of limb, finger or toe | 5% - 100% | based on limb |
| Appliances | \$50 | per accident | Eye injury surgery | \$130 | |
| Physical therapy | \$25 | per treatment | Internal injuries | \$1,330 | |
| Follow-up treatment | \$25 | per treatment | Blood/plasma | \$65 | |

- 1 See your policy certificate for more details about the Waiver of Premium Rider, Terminal Illness Accelerated Death Benefit Option Rider and Continuation of Coverage Option Rider.
- 2 Using accelerated benefits reduces your life insurance death benefit by the amount used. For example, if you get 25% of your death benefit with the Accelerated Death Benefit Rider for Critical Care Condition, your beneficiary receives 75% of the original benefit in the event of your death.
- 3 Critical illness and certain other features may not be available under the new universal life contract. Additional requirements and limitations will apply if your employer at time of purchase terminates their group master policy. You must apply and submit payment within 31 days of employment termination.
- 4 Acceptance based on answers to questions on the application for insurance.

Limitations and Exclusions

Group Term Life Policy

We will not pay a death benefit if an insured dies by suicide, while sane or insane, within two years of the date his/her insurance starts. If the insured or his/her spouse dies by suicide, we will refund the premiums paid for the insurance (if a dependent child dies by suicide, we will refund the premiums paid for the dependent children's insurance only if there are no surviving insured dependent children). If any death benefit is increased, this suicide exclusion starts anew, but will apply only to the amount of the increase.

Group Term Life Policy Age Reduction Schedule

At specific ages (after the Group Master Policy Anniversary date following your birth date), death benefits automatically reduce to a percentage of the initial amount, as follows:

| | |
|------|--|
| 65th | 65% of pre-age 65 death benefit |
| 70th | 50% of pre-age 65 death benefit |
| 75th | 25% of pre-age 65 death benefit |
| 80th | The lesser of \$5,000 or 25% of pre-age-65 death benefit |

Accelerated Death Benefit for Critical Care Condition

We will not pay an accelerated death benefit under this Rider for any Critical Care Condition that is diagnosed for the first time, during the waiting period. We will pay an accelerated death benefit only once for each covered insured. If you ask for less than the maximum amount available when you submit a claim, you cannot ask us at a later time to give you the difference between what you did ask for and what you could have asked for.

Concurrent and/or Subsequent Medical Conditions

If the covered insured suffers from more than one medical condition, we will pay an accelerated death benefit under this rider for only one of the conditions. Under no circumstances will we pay an accelerated death benefit for any subsequent condition.

We will not pay any accelerated death benefit under this rider for:

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

Off-the-Job Accident Insurance with Accidental Death & Dismemberment Rider and Accident and Sickness Disability Income Benefits

Benefits are only payable for listed covered off-the-job accidental injuries that occur while the insured is covered under the certificate. We will not pay benefits for an accident that is caused by or occurs as a result of a Covered Person's:

- driving any taxi or intrastate or interstate long-distance vehicle for wage, compensation or profit;
- mountaineering, parachuting or hang gliding;
- voluntarily taking, administering, absorbing, or inhaling poison, gas or fumes;
- alcoholism or drug addiction;
- traveling in or descending 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;
- participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a Physician or taken according to the Physician's instructions) or committing an illegal act while intoxicated (Intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred);
- participating in any sport or activity for wage, compensation or profit; or racing any type vehicle in an organized event;
- participating in, or attempting to participate in, an illegal activity, defined as a felony (defined by the law of the jurisdiction in which it takes place), whether charged or not;
- intentional self-inflicted bodily injury or attempted suicide while sane or insane. An exception for accident coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage; or incurring any loss while on active duty status in the armed forces (if you notify us of such active duty, we will refund any premiums paid for any period for which no coverage is provided as a result of this exception).

Pre-Existing Conditions

No claim for loss incurred or disability that starts after two years from the issue date will be reduced or denied because a physical condition, not excluded by name or specific description before the date of loss, had existed before the effective date of coverage.

Ambulance Benefit — Ambulance transportation must be within 72 hours of the accident.

Accident Emergency Treatment — Must be received within 72 hours of the covered accident.

Accident Hospital Income Benefit — Hospital Confinement must start within 30 days of the covered accident.

Accident Follow-up Treatment — Follow up treatment must begin within 30 days of the covered accident or discharge from hospital or extended care facility and be received within six months of the covered accident. Initial treatment must be received within 72 hours of covered accident.

Accidental Death Benefit — Death must occur as a result of a covered accident and must occur within 90 days of such accident. See the Policy Schedule for the number of units you selected.

Accidental Dismemberment Benefits — We will pay the applicable lump-sum benefit for dismemberment due to a covered accident. Dismemberment must occur within 90 days of such accident. The benefit amount for a specific dismemberment will equal the assigned percentage of the total unit value of the accidental death benefit for other accidents, as shown in the schedule of benefits.

Physical Therapy Benefit — Physical therapy must begin within 30 days of the covered accident or discharge from the hospital. Only one treatment per day for 6 treatments is covered per accident (payable once per accident).

Appliances Benefit — This benefit is not payable for prosthetic devices and is payable once per covered accident per Covered Person.

Prosthesis — This benefit is payable once per covered accident per covered person. It is not payable for hearing aids or any dental aids to include false teeth.

Accidental Death & Dismemberment Rider — Form Series CR101100

We will not pay benefits if the loss, directly or indirectly, results from the following, even if the means or cause of the loss is accidental:

- in the event of suicide, the Company's liability may be limited to only the return of premiums paid;
- commission of or attempt to commit an assault or felony;
- sickness or mental illness, disease of any kind, or medical or surgical treatment for any sickness, illness or disease;
- injuries received while under the influence of alcohol, a controlled substance or other drugs as defined by the laws of the State where the accident occurs, except as prescribed by a doctor;
- any poison or gas voluntarily taken, administered, absorbed, or inhaled (except in the course of employment);
- flight in any kind of aircraft, except as a far paying passenger on a regularly scheduled commercial aircraft;
- any bacterial or viral infection;
- declared or undeclared war, or any act of war; and
- taking part in an insurrection.

AD&D coverage is not available to dependent children. Only one such amount will be paid as a result of a single covered accident. AD&D rider stops on the employee's 70th birthday.

Termination

Group Off-the-Job Accident Insurance with AD&D and Accident and Sickness Disability Income Benefits

Insurance stops at the earliest of these dates:

- 31 days after a premium due date, if the premiums for the insurance have not been paid;
- the first day of the month employment ends or occupation falls into a class of jobs ineligible under the Group Master Policy;
- the group master policy or participation is amended so this insurance coverage stops;
- the date the Group Master Policy stops or the Group Participant's participation ends; or
- the date asked, in writing, for it to stop.

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

This is a brief summary of myPack® Group Term Life Insurance with critical illness benefits and accident insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. Group Term Life Insurance policy form series CP100200 and CC100400. Riders CR101700, CR101600, CR101500 and CR101200. Accident insurance form series CP200500 and CC200500. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.