

Everybody deserves a better tomorrow.

TransElite® Universal Life Insurance | Underwritten by Transamerica Life Insurance Company



TransElite® is universal life insurance that helps provide financial protection at a competitive cost.

Help protect the people who depend on you.

Andrea chose universal life insurance because she didn't want to worry what would happen to her five-year-old, Samuel, in the event of her death. It helped her feel better about his well-being to know her life insurance death benefit would help him if the worst happened.

Universal life insurance can help safeguard your family members' futures, with benefits that can assist with your final expenses and their dependent care, living expenses or college tuition.

Give yourself peace of mind.

Only 44 percent of American households have individual life insurance — that's the lowest number in half-a-century. The good news is that half of all households realize they need more.¹

Get the benefits that fit your needs.

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value² so she can borrow against it in the future and protect her savings if an unexpected expense arises. In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires.

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, just want to add to your term life policy or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

Product Highlights

- No Physicals or Blood work
- Accumulates Cash Value
- Guaranteed 3% Interest Rate
- Withdrawal and Loan Options
- Convenient Payroll Deduction

Contact Information

VISIT
[transamericabenefits.com](https://www.transamericabenefits.com)



CUSTOMER SERVICE
1-888-763-7474

¹ Insure Your Love 2016, LIMRA

² 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.

³ Acceptance based on answers to questions on the application for insurance.

Enjoy our hassle-free application and claims process.

Apply by answering a few simple questions. No physicals or blood work required!³ 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.

Use your benefits when you need them most.

15 years after Andrea signs up for universal life insurance, her son Samuel's car (older than her policy) breaks down in his junior year of college. She borrows against her policy's cash value to get him a reliable car, and they pay it back together by the time he graduates.

Life is unpredictable. Universal life 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.

When Andrea is offered a job with more travel and better salary at another company, she switches from payroll deduction to self-pay to keep her Transamerica policy. When Samuel gets a great job after college, she adjusts her premiums because she only needs to cover her own final expenses now that he can take care of himself. She lets him transfer the child term rider that had provided his life insurance while in college to his own universal life policy in his own name.

We let you 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, seeing your child through graduation or retiring.

Eligibility

You can insure your eligible spouse, children (as Andrea did) and grandchildren with their own policies or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply, but all universal life policies can be maintained up to age 100.

Self	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 material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

This is a brief summary of TransElite 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.



TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$75,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			N/A†			21.25	0		16
17	N/A†			N/A†			21.83	0		17
18	N/A†			N/A†			22.44	0		18
19	N/A†			N/A†			23.13	0		19
20	N/A†			N/A†			23.82	0	13,644	20
21	N/A†			N/A†			25.37	0		21
22	N/A†			17.40	0		26.10	0		22
23	N/A†			18.05	0		27.07	0		23
24	N/A†			18.62	0		27.93	0		24
25	N/A†			19.20	0	8,764	28.81	0	13,156	25
26	N/A†			19.90	0		29.85	0		26
27	N/A†			20.62	0		30.93	0		27
28	N/A†			21.27	0		31.91	0		28
29	N/A†			22.07	0		33.11	121		29
30	N/A†			22.87	0	8,430	34.31	270	12,638	30
31	N/A†			24.31	0		36.46	554		31
32	N/A†			25.14	40		37.72	826		32
33	N/A†			26.19	173		39.28	978		33
34	N/A†			27.24	357		40.86	1,214		34
35	N/A†			28.33	489	7,957	42.50	1,383	11,940	35
36	N/A†			29.49	662		44.24	1,607		36
37	N/A†			30.78	759		46.17	1,717		37
38	N/A†			32.25	926		48.37	1,931		38
39	N/A†			33.81	1,033		50.71	2,068		39
40	17.64	62	3,640	35.28	1,106	7,280	52.92	2,145	10,913	40
41	18.70	129		37.41	1,197		56.11	2,251		41
42	19.50	220		39.01	1,319		58.51	2,410		42
43	20.55	289		41.10	1,391		61.65	2,501		43
44	21.48	335		42.96	1,433		64.45	2,538		44
45	22.51	379	3,205	45.01	1,474	6,411	67.52	2,569	9,617	45
46	23.66	415		47.32	1,498		70.98	2,581		46
47	24.91	451		49.83	1,525		74.74	2,597		47
48	26.42	479		52.84	1,534		79.27	2,591		48
49	27.87	497		55.75	1,524		83.62	2,552		49
50	29.66	493	2,598	59.32	1,470	5,190	88.98	2,452	7,788	50
51	31.38	487		62.76	1,422		94.14	2,357		51
52	33.18	487		66.36	1,381		99.55	2,278		52
53	35.20	397		70.41	1,164		105.61	1,930		53
54	37.26	451		74.52	1,234		111.78	2,016		54
55	39.47	457	1,921	78.94	1,208	3,840	118.42	1,963	5,763	55
56	42.02	289		84.04	839		126.06	1,390		56
57	44.87	63		89.74	352		134.61	642		57
58	48.15	0		96.30	0		144.46	74		58
59	51.82	0		103.63	0		155.44	0		59
60	56.01	0	373	112.01	0	745	168.02	0	1,118	60
61	60.58	0		121.16	0		181.74	0		61
62	66.10	0		132.19	0		198.29	0		62
63	71.80	0		143.60	0		215.40	0		63
64	78.27	0		156.53	0		234.80	0		64
65	85.87			171.73			257.60			65
66	93.48			186.96			280.45			66
67	100.51			201.02			301.53			67
68	108.48			216.96			325.44			68
69	116.28			232.57			348.85			69
70	125.38			250.77			376.15			70
71	136.43			272.86			409.30			71
72	149.71			299.42			449.13			72
73	163.78			327.55			491.33			73
74	178.60			357.21			535.81			74
75	196.07			392.13			588.20			75
76	176.60			353.20			529.80			76
77	191.28			382.57			573.85			77
78	206.92			413.84			620.76			78
79	223.70			447.40			671.10			79
80	241.43			482.87			724.30			80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium - A100

* Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. WML and WMD not included in Issue Ages 56+. TI, LBR, EXT, RES not included in Issue Ages 76+. The Child Term Rider may be added for additional premium of \$2.50 Monthly per \$10,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

10/10/2016

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: KY Ver: 3.0.0.3111

TransElite HFA - Universal Life Insurance

With Riders: TI, WML, LBR

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$75,000 Face Amount			Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			20.30	0		30.45	0		16
17	N/A†			20.94	0		31.42	0		17
18	N/A†			21.59	0		32.39	0		18
19	N/A†			22.36	0		33.54	0		19
20	N/A†			23.10	0	12,737	34.66	0	19,145	20
21	N/A†			24.49	0		36.73	0		21
22	N/A†			25.24	0		37.86	0		22
23	N/A†			26.19	0		39.29	0		23
24	N/A†			27.13	0		40.70	0		24
25	N/A†			28.02	0	12,306	42.04	0	18,479	25
26	N/A†			29.11	0		43.67	0		26
27	N/A†			30.49	0		45.73	0		27
28	N/A†			31.55	0		47.32	0		28
29	N/A†			33.01	0		49.51	0		29
30	N/A†			34.34	0	11,782	51.52	0	17,688	30
31	18.13	0		36.26	0		54.39	0		31
32	18.81	0		37.62	0		56.43	0		32
33	19.72	0		39.44	0		59.17	0		33
34	20.53	0		41.07	0		61.60	0		34
35	21.41	0	5,526	42.82	0	11,053	64.23	0	16,579	35
36	22.43	0		44.86	0		67.29	113		36
37	23.61	0		47.21	0		70.82	395		37
38	24.69	0		49.38	94		74.07	749		38
39	26.06	0		52.11	291		78.17	1,012		39
40	27.38	0	4,988	54.76	469	9,970	82.15	1,243	14,966	40
41	28.76	0		57.53	605		86.29	1,417		41
42	30.23	0		60.46	801		90.69	1,674		42
43	31.93	11		63.86	911		95.79	1,810		43
44	33.64	75		67.28	978		100.92	1,875		44
45	35.52	139	4,262	71.03	1,050	8,519	106.55	1,960	12,781	45
46	37.52	177		75.03	1,074		112.55	1,968		46
47	39.63	229		79.25	1,122		118.88	2,016		47
48	41.92	237		83.83	1,086		125.75	1,938		48
49	44.22	265		88.43	1,091		132.65	1,922		49
50	46.91	242	3,344	93.82	1,007	6,691	140.73	1,769	10,036	50
51	49.71	209		99.42	894		149.13	1,577		51
52	52.66	165		105.32	760		157.99	1,359		52
53	55.96	77		111.92	542		167.87	1,008		53
54	59.22	152		118.44	653		177.66	1,153		54
55	62.80	182	2,351	125.59	673	4,701	188.39	1,164	7,052	55
56	66.74	29		133.48	332		200.22	633		56
57	71.22	0		142.44	0		213.66	0		57
58	76.23	0		152.46	0		228.70	0		58
59	81.84	0		163.68	0		245.52	0		59
60	87.97	0	666	175.94	0	1,332	263.92	0	1,999	60
61	93.98	0		187.96	0		281.95	0		61
62	100.69	0		201.38	0		302.07	0		62
63	107.99	0		215.98	0		323.98	0		63
64	115.65	0		231.30	0		346.96	0		64
65	124.22			248.44			372.66			65
66	137.09			274.17			411.26			66
67	146.82			293.64			440.46			67
68	158.09			316.18			474.28			68
69	168.92			337.85			506.77			69
70	181.08			362.16			543.24			70
71	195.66			391.33			586.99			71
72	213.05			426.09			639.14			72
73	231.17			462.34			693.51			73
74	249.87			499.73			749.60			74
75	271.70			543.40			815.11			75
76	244.11			488.21			732.31			76
77	261.65			523.30			784.94			77
78	280.33			560.67			841.00			78
79	299.98			599.95			899.93			79
80	320.00			640.00			959.99			80

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Issue State: KY Ver: 3.0.0.3111

- HFA** **TransElite HFA – Universal Life Insurance:** HFA policies have flexible premiums and an accumulation value to provide the greatest death benefit amount per premium dollar and are ideal for those who want a higher death benefit, but are not interested in a high cash value accumulation. The premium is expected to provide coverage to the later of age 80 or 10 years, with no cash value expected at the coverage period's end. HFA policies have a minimum guaranteed interest rate and a maximum guaranteed cost of insurance. The premium is expected to sustain the policy to the later of age 80, or 10 years - however, skipped or reduced premium payments, changes in the non-guaranteed interest rate or charges, or acquiring a policy loan, a partial surrender, or a face amount increase could require additional payments. Coverage may be extended to age 100 and could require additional payments.
- TI** **Accelerated Death Benefit for Terminal Illness Rider (Form CRLTI100):** Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.
- WML** **Waiver of Monthly Deductions Due to Layoff or Strike Rider (Form CRLWL100):** Protects life insurance from lapsing for up to six months if the insured (employee only) is involuntarily laid off.
- LBR** **Accelerated Death Benefit for Chronic Condition Rider (Form CRLLT1KY):** The Living Benefit Rider accelerates a portion of the coverage amount if a covered person is diagnosed with a covered chronic illness in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.