

HELP WHEN YOU NEED IT MOST

TRANSDI® PLUS FOR NEW YORK SHORT-TERM DISABILITY INCOME INSURANCE

***TransDI Plus* for New York, underwritten by Transamerica Financial Life Insurance Company, is short-term disability income insurance that pays you benefits if you get sick or hurt and can't work.**

Income replacement. Simply put, *TransDI Plus* for New York helps replace up to 50% of your salary if you are unable to work due to total or partial disability. Benefit amounts are available in \$100 increments, enabling you to select the benefit appropriate for your needs.

ACCELERATED DISABILITY BENEFIT FOR TERMINAL ILLNESS RIDER (FORM SERIES FRDIT100)

If you are diagnosed with a terminal illness by a physician on or after the effective date of the rider and, based on his or her best judgment, you have 12 months or less to live, we will advance the remaining months of payments up to 12 months of monthly disability benefits. This benefit will be payable only once.

WAIVER OF PREMIUM PROVISION

TransDI Plus for New York's waiver of premium provision goes even further into helping ease the financial burden of becoming totally disabled. You do not have to pay the premiums after 90 consecutive days of total disability or satisfaction of the elimination period, whichever is later. Refer to the policy provisions for limitations.

This is a brief summary of *TransDI Plus*® for New York voluntary short term disability income Insurance, underwritten by Transamerica Financial Life Insurance Company, Harrison, New York. Policy form series FPID1100; rider forms series FRDIT100. Limitations and exclusions may 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 tbcs.com.

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PRODUCT HIGHLIGHTS

- Income protection for up to 50% of your salary
- Elimination period and monthly benefits that fit your needs
- Waiver of premium for total disability
- Partial disability benefits



Visit:
transamerica.com



Customer Service:
888-763-7474



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PARTIAL DISABILITY BENEFIT PROVISION

If, after being totally disabled, you are able to return to work, but only on a limited basis, you're still protected. We will pay up to 50% of the monthly benefit amount beginning the first day following the end of the total disability assuming the partial disability is due to the same accident or sickness that caused the total disability.

MENTAL ILLNESS LIMITED BENEFIT

If you are totally disabled due to a mental illness resulting from psychiatric or psychological conditions, we will pay disability benefits for half the maximum sickness benefit period, including any alcohol and drug addiction.

EASY AND CONVENIENT

- *TransDI® Plus* for New York may be available to you by answering just a few health questions.
- No physical exams or blood tests are required.
- The ease of payroll deduction makes paying for your *TransDI Plus* for New York policy worry-free.



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Summary of Benefits

Monthly Disability Benefit - Pays the selected benefit amount each month that an insured is totally disabled, not to exceed the monthly benefit percent shown on the Product Details page. Benefits do not begin until the applicable **Elimination Period** has been satisfied. Periods of disability lasting less than one month will be paid at 1/30th of the monthly benefit for each day of total disability. Benefits will stop once total disability ends or the end of the **Benefit Period**, whichever occurs first.

Mental Illness Limited Benefit - If the insured is totally disabled due to a mental illness resulting from psychiatric or psychological conditions, we will pay disability benefits for 1/2 the maximum sickness benefit period and includes any alcohol and drug addiction.

Reduction in Benefits - If total disability occurs for which benefits are paid to the insured by a state or Federal Worker's Compensation Program, Employee's Liability or Occupational Disease Law, we will only pay 40% of the benefit due.

Waiver of Premium Provision - Premiums will be waived once an insured employee has been totally disabled for 90 days or met the elimination period, whichever is later. Premiums must continue to be paid until the waiver begins.

Partial Disability Benefit - Pays 50% of the Monthly Disability Benefit for up to 6 months when an insured employee returns to work on a limited basis following a total disability, assuming the partial disability is due to the same reason as the total disability.

Accelerated Disability Benefit for Terminal Illness Rider (*Rider Form Series FRDITI00*) - Advances up to 12 months of Monthly Disability Benefits if the insured is diagnosed by a physician, on or after the effective date, as having a terminal illness.

Limitations and Exclusions

Exclusions

The policy does not pay benefits for any loss, fatal or non-fatal, which results from:

- attempted suicide or an intentionally self-inflicted injury while sane;
- war or any act of war, whether declared or undeclared;
- accident sustained or sickness contracted while in the service of the armed forces of any country or any auxiliary units of same;
- commission of or attempt to commit a felony or engagement in an illegal occupation; or the insured's participation in a riot or insurrection;
- aviation, except as a fare-paying passenger on a scheduled or chartered flight operated by a scheduled airline;
- being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

Pre-Existing Condition

Benefits will not be paid for disability or loss that starts within 12 months of the effective date if disability is caused by a Pre-Existing condition.

"Pre-Existing condition" means a condition for which medical advice or treatment was recommended by a physician or received from a physician within a 12-month period preceding the effective date of this policy or the existence of symptoms which would ordinarily cause a prudent person to seek diagnosis, care or treatment within a 12-month period preceding the effective date of this policy;

Termination of Insurance

The insured's insurance coverage will end on the earliest of these dates:

- the end of the last period for which premium has been paid, subject to the grace period;
- the date the insured terminates the policy;
- the policy anniversary following the insured's 65th birthday; or
- the date of his or her death.

Other Insurance with Us

An individual can only have one disability income policy or certificate with us. If a person already has disability income insurance with us, such person is not eligible to apply for this insurance.

Disclosures

GROUP BENEFITS DISCLOSURE POLICY

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness and integrity. In addition, we realize that having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

TEB's Group Benefits Compensation Disclosure Notice (below) describes the various means by which agents may be compensated for the sale of our products. It is the responsibility of your agent to share specific information with you about his or her compensation arrangements with TEB. Accordingly, please direct any compensation disclosure questions directly to your agent.

COMPENSATION DISCLOSURE NOTICE TO ALL POLICYHOLDERS

Agents who sell and service our products are paid a commission. It varies by the type of insurance policy sold and the state where the policy was sold, and is based on a percentage of the premium received in the first year, and at policy renewal. Agents may receive advances or loans against anticipated commissions for cases sold or to be sold. These advances may or may not require the payment of interest, depending upon the agent's total business and historical experience with TEB.

Agents may receive other compensation from TEB in the form of cash or non-cash awards or prizes, based upon a variety of factors that may include the level of premium written or earned, persistency and growth of premium, or other performance measures. Agents who manage, supervise or recruit other agents or wholesale our products and services to other agents, may receive commission overrides on business that results from their efforts.

Some of our agents may receive additional payments for providing services in connection with the administration of our products. Fees for such services may be calculated on a per policy or per certificate basis or upon the premium volume associated with a specific case. TEB may additionally reimburse these agents/administrators for certain expenses, such as the cost of mailings.

Agents may occasionally obtain exclusive rights to market TEB products or services to agents, employers, employees, or members of associations or unions. Certain groups or associations may also agree to endorse TEB's products to their members. TEB may pay a fee for these exclusive marketing rights or endorsements. See your proposed policy documents or policy certificate package for more information on any such arrangements.

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