



Everyone deserves a better Tomorrow.

TransLegacySM is universal life insurance designed to be cost-effective and provides valuable benefits.

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

Universal Life insurance that builds cash value.

You can buy universal life insurance that builds cash value at a guaranteed 4% interest rate. You can help protect yourself and eligible members of your family, all with the convenience of payroll deduction.

Do you have enough life insurance, benefits for a terminal illness, and protections that help in the event of a layoff?

According to LIMRA, almost 9 in 10 Americans view life insurance as a necessity. Only 6 of 10 Americans surveyed said they actually own some sort of life insurance and half of American households said they needed more life insurance.¹ Now's your chance to join families across the country who are taking action.

You can choose the benefit amount you need. None of us likes to think about these things, but it's important that you can also tap into your life insurance death benefit early if you're ever diagnosed with a terminal illness.³ That benefit could really help you and your family during a difficult time. If you're ever laid off from your full-time job, there's also protection to keep paying for your policy for as long as six-months.⁴ You'll be able to keep your coverage and take it with you if you ever leave the company.

You choose these benefits for yourself, your spouse, and your eligible dependent children and grandchildren.

There are two ways to choose benefits for your family. In addition to your benefits, you can buy a universal life policy for your spouse and each eligible child and grandchild. Or you could choose term life insurance protection attached to your policy or your spouse's that will add extra benefits.

No Physicals or Blood work²

Also available for your Spouse and Children

Guaranteed 4% Interest Rate

Cash Values

Convenient Payroll Deduction

Accelerated Death Benefit for Terminal Illness³

Level Death Benefit

Waiver of Monthly Deductions Due to Layoff⁴

¹ LIMRA, 2013 Insure Your Love Fact Sheet. Use of statistic does not imply endorsement.

² Acceptance based on answers to questions on your applications for coverage.

³ Not available in Massachusetts

⁴ Not available in Massachusetts, Maryland, Puerto Rico, Tennessee, Virginia, Vermont, or Washington.

Universal Life Insurance Issue Amounts Available to your Group

APPLICANT	AGE	Issue Amounts*
Employee	16 through 70	\$5,000 – 500,000
Spouse or equivalent by state law	16 through 65	\$5,000 – 100,000
Child	15 days through age 25	\$5,000 – 10,000 child level term rider
Child or Grandchild	15 days through age 24	\$25,000 universal life policy

* Not to exceed five times base salary.

You can purchase coverage for as little as \$4 per week.

The price you pay will depend on your age and whether or not you use tobacco. Sample costs below show you how much coverage you can buy for just a few dollars a week.

NON-TOBACCO ISSUE AGE	\$4 A WEEK FACE AMOUNT includes WAIVER OF DEDUCTIONS FOR LAYOFF and TERMINAL ILLNESS RIDERS
25	\$ 46,602
35	\$ 30,352
45	\$ 19,191

This is a brief summary of TransLegacySM Universal Life Insurance underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.

Policy Form Series CPGLDU00 and CCGLDU00. Rider form series CRABTI00 and CRULWT00.

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.

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

PRODUCT DETAILS

Included Riders	Plan 1
Accelerated Death Benefit for Terminal Condition Rider Accelerates up to the lesser of \$100,000 or 50%	Included
Waiver of Monthly Deductions due to Layoff Rider	Included

SUMMARY OF BENEFITS

Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRABTI00) - If included in plan, accelerates a portion of the coverage amount if a covered person is diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months.

When exercised, an administrative fee of \$100 plus 12 months advanced interest will be deducted from the benefit payment. The death benefit and other contract values will be reduced accordingly and this rider will terminate.

Child Level Term Insurance Rider (Rider Form Series CRCHIL00) - If included in plan, allows a covered employee or spouse (but not both) to cover all eligible children, age 15 days through age 25, for the selected amount of term insurance. Coverage on each child terminates on that child's 26th birthday or when the parent's coverage ends, whichever is earlier. Upon termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of coverage under this rider.

Waiver of Monthly Deductions due to Layoff Rider (Rider Form Series CRULWT00) - If included in plan, waives the monthly deductions for up to six months per year if the employee is involuntarily laid off. Benefits are limited to three layoffs per year and are based on the employee's layoff only. Layoff of a covered spouse or child does not qualify for this waiver. Premium payments must have begun prior to the covered employee's layoff. Rider is available through age 55 and terminates on the employee's 60th birthday or when the coverage is assigned to another party, whichever is earlier.

LIMITATIONS AND EXCLUSIONS

If a covered employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for coverage.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

Accelerated Death Benefit for Terminal Illness Rider

We will not pay for conditions diagnosed prior to the effective date of the rider.

Termination of Insurance

Coverage, including all riders, ends on the earliest of the following dates:

- the monthly contract date following the receipt of written request for surrender.
- the maturity date.
- the date of death.
- the date the contract ends, lapses or becomes fully paid-up life insurance - subject to the grace period.
- the date a nonforfeiture option becomes effective.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue coverage.

Termination of the Group Master Policy

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and coverage of all remaining insureds will end, subject to the Portability Option.

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 plan 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.