

# INSURANCE

# THAT HAS YOUR BACK

## TRANS\$URE<sup>SM</sup> WHOLE LIFE INSURANCE

*Trans\$ure* is whole life insurance, underwritten by Transamerica Life Insurance Company. It's protection for the ones you love.

When Tammy begins job hunting in a new city, her stellar resume and experience let her be choosy about her employment options and compensation. Since one of her kids is on the autism spectrum, benefits — including life insurance — play a huge part in her decision-making process.

She chooses a job at a growing company with available whole life insurance from Transamerica. She likes that she could borrow against the cash value of the death benefit in an emergency. Because her son will need lifelong care, she will always need life insurance, so she also appreciates the paid-up death benefit offered after the later of 16 years or age 65.

### FEEL A SENSE OF FINANCIAL SECURITY

*Trans\$ure* is designed to help provide financial protection for your family. With the policy, you can use the death benefit for final expenses, college tuition, living expenses, or to provide an inheritance. It also builds cash value at a minimum 4% interest rate that you can borrow against.<sup>1</sup>

Whole life insurance is a great supplement to an employer's term life insurance because it helps provide protection for an entire lifetime, not just while you are part of the workforce.

### ELIGIBILITY

- Employee, ages 16 through 70, (\$10,000 - \$500,000 benefit, not to exceed 5x base salary)
- Spouse or equivalent by law, ages 16 through 65 (\$10,000 to \$100,000 benefit)
- Children/grandchildren, ages 15 days through 24 years (\$25,000 benefit)

### CHOOSE A COMPANY YOU CAN TRUST

In today's financial environment, it's smart to have life insurance through a reliable company with a heritage of more than 100 years of helping families. You can trust Transamerica to be there when you need us most.

<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>We base your acceptance on the information you provide on your insurance application.

This is a summary of *Trans\$ure* Whole Life Insurance, underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPWLO100 and CCWLO100. Rider form series CRABT100, CRULWTOO, CRABLT00, CREXTB00, CRABCC00, CRADD200, CRISLT00, CRWPL100, CRWP0100 and CRHIL00. 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.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at [tebcs.com](http://tebcs.com).

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### HOW IT WORKS

- Payroll-deducted premiums
- Accumulates cash value
- Guaranteed 4% interest rate
- Loan and withdrawal options



#### Visit:

[transamerica.com](http://transamerica.com)



#### Customer Service:

888-763-7474



TRANSAMERICA®

## Product Details

Included Riders	Plan Option 1
Accelerated Death Benefit for Terminal Condition Rider Accelerates up to the lesser of \$150,000 or 75%	Included
Waiver of Premium due to Layoff Rider	Included

# TransSure - Interest Sensitive Whole Life Insurance

Illustration Form: CPWL0100/CCWL0100

Non-Tobacco



With Riders: TI, WPLF

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount		Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	
16	N/A†		23.92	21,633	35.88	32,449	16
17	N/A†		24.75	21,532	37.13	32,298	17
18	N/A†		25.59	21,429	38.38	32,143	18
19	N/A†		26.50	21,321	39.75	31,982	19
20	N/A†		27.42	21,208	41.13	31,812	20
21	N/A†		28.42	21,090	42.63	31,634	21
22	N/A†		29.46	20,965	44.19	31,447	22
23	N/A†		30.55	20,833	45.82	31,249	23
24	N/A†		31.67	20,694	47.50	31,041	24
25	N/A†		32.84	20,548	49.25	30,822	25
26	N/A†		34.09	20,394	51.13	30,591	26
27	17.69	10,116	35.38	20,233	53.07	30,349	27
28	18.36	10,031	36.71	20,063	55.07	30,094	28
29	19.11	9,942	38.21	19,883	57.32	29,825	29
30	19.86	9,846	39.71	19,692	59.57	29,538	30
31	20.65	9,745	41.30	19,490	61.94	29,234	31
32	21.48	9,637	42.96	19,275	64.44	28,912	32
33	22.38	9,524	44.75	19,047	67.13	28,571	33
34	23.32	9,404	46.63	18,807	69.94	28,211	34
35	24.30	9,277	48.59	18,553	72.88	27,830	35
36	25.34	9,142	50.67	18,284	76.00	27,426	36
37	26.42	9,000	52.84	18,001	79.25	27,001	37
38	27.59	8,850	55.17	17,701	82.75	26,551	38
39	28.78	8,692	57.55	17,383	86.32	26,075	39
40	30.05	8,524	60.09	17,047	90.13	25,571	40
41	31.38	8,346	62.75	16,691	94.13	25,037	41
42	32.82	8,158	65.63	16,315	98.44	24,473	42
43	34.28	7,959	68.55	15,918	102.82	23,876	43
44	35.86	7,749	71.71	15,498	107.57	23,246	44
45	37.48	7,527	74.96	15,055	112.44	22,582	45
46	39.21	7,293	78.42	14,586	117.63	21,879	46
47	41.07	7,045	82.13	14,090	123.19	21,135	47
48	43.48	6,782	86.96	13,563	130.44	20,345	48
49	46.13	6,500	92.25	13,001	138.38	19,501	49
50	48.92	6,201	97.84	12,401	146.75	18,602	50
51	51.92	5,881	103.84	11,762	155.75	17,642	51
52	55.11	5,541	110.21	11,082	165.32	16,622	52
53	58.50	5,179	117.00	10,358	175.50	15,537	53
54	62.15	4,794	124.30	9,589	186.44	14,383	54
55	66.03	4,387	132.05	8,773	198.07	13,160	55
56	69.90	3,954	139.80	7,907	209.69	11,861	56
57	74.07	3,494	148.13	6,988	222.19	10,481	57
58	78.50	3,003	157.00	6,006	235.50	9,008	58
59	83.34	2,477	166.67	4,954	250.00	7,431	59
60	88.53	1,914	177.05	3,828	265.57	5,741	60
61	94.21	1,311	188.42	2,622	282.63	3,933	61
62	100.34	668	200.67	1,337	301.00	2,005	62
63	106.92	0	213.84	0	320.75	0	63
64	113.94	0	227.88	0	341.82	0	64
65	121.53		243.05		364.57		65
66	130.05		260.09		390.13		66
67	139.25		278.50		417.75		67
68	149.25		298.50		447.75		68
69	160.17		320.34		480.50		69
70	172.03		344.05		516.07		70

† The requested face amount results in a premium less than \$4.00 per week.

Solve for Target Premium – A100

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

1/21/2022

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

Issue State: NJ Ver: 4.21.2021.150

# TransSure - Interest Sensitive Whole Life Insurance

Illustration Form: CPWL0100/CCWL0100

Non-Tobacco



With Riders: TI, WPLF

Issue Age	\$100,000 Face Amount		\$125,000 Face Amount		\$150,000 Face Amount		Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	
16	47.84	43,265	59.80	54,081	71.75	64,898	16
17	49.50	43,064	61.88	53,830	74.25	64,596	17
18	51.17	42,857	63.96	53,571	76.75	64,286	18
19	53.00	42,642	66.25	53,303	79.50	63,963	19
20	54.84	42,416	68.55	53,020	82.25	63,624	20
21	56.84	42,179	71.05	52,724	85.25	63,269	21
22	58.92	41,929	73.65	52,411	88.38	62,894	22
23	61.09	41,665	76.36	52,081	91.63	62,498	23
24	63.34	41,388	79.17	51,735	95.00	62,082	24
25	65.67	41,096	82.09	51,370	98.50	61,644	25
26	68.17	40,788	85.21	50,985	102.25	61,182	26
27	70.75	40,465	88.44	50,581	106.13	60,698	27
28	73.42	40,125	91.78	50,156	110.13	60,188	28
29	76.28	39,766	95.33	49,708	114.33	59,649	29
30	79.25	39,384	99.28	49,230	119.13	59,076	30
31	82.59	38,979	103.23	48,724	123.88	58,469	31
32	85.92	38,549	107.40	48,186	128.88	57,824	32
33	89.50	38,094	111.88	47,618	134.25	57,141	33
34	93.25	37,614	116.57	47,018	139.88	56,421	34
35	97.17	37,106	121.46	46,383	145.75	55,659	35
36	101.34	36,568	126.67	45,710	152.00	54,852	36
37	105.67	36,001	132.09	45,001	158.50	54,002	37
38	110.34	35,401	137.92	44,251	165.50	53,102	38
39	115.09	34,766	143.86	43,458	172.63	52,149	39
40	120.17	34,094	150.21	42,618	180.25	51,141	40
41	125.50	33,382	156.88	41,728	188.25	50,073	41
42	131.25	32,630	164.07	40,788	196.88	48,945	42
43	137.09	31,835	171.36	39,794	205.63	47,753	43
44	143.42	30,995	179.28	38,744	215.13	46,493	44
45	149.92	30,109	187.40	37,636	224.88	45,164	45
46	156.84	29,172	196.05	36,465	235.25	43,758	46
47	164.25	28,180	205.32	35,225	246.38	42,270	47
48	173.92	27,126	217.40	33,908	260.88	40,689	48
49	184.50	26,001	230.63	32,501	276.75	39,002	49
50	195.67	24,802	244.59	31,003	293.50	37,203	50
51	207.67	23,523	259.59	29,404	311.50	35,285	51
52	220.42	22,163	275.53	27,704	330.63	33,245	52
53	234.00	20,716	292.50	25,895	351.00	31,074	53
54	248.59	19,177	310.73	23,971	372.88	28,766	54
55	264.09	17,546	330.11	21,933	396.13	26,319	55
56	279.59	15,814	349.48	19,768	419.38	23,721	56
57	296.25	13,975	370.32	17,469	444.38	20,963	57
58	314.00	12,011	392.50	15,014	471.00	18,017	58
59	333.34	9,908	416.67	12,385	500.00	14,862	59
60	354.09	7,655	442.61	9,569	531.13	11,483	60
61	376.84	5,244	471.05	6,555	565.25	7,866	61
62	401.34	2,673	501.67	3,341	602.00	4,010	62
63	427.67	0	534.59	0	641.50	0	63
64	455.75	0	569.69	0	683.63	0	64
65	486.09		607.61		729.13		65
66	520.17		650.21		780.25		66
67	557.00		696.25		835.50		67
68	597.00		746.25		895.50		68
69	640.67		800.84		961.00		69
70	688.09		860.11		1,032.13		70

Solve for Target Premium – A100

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

1/21/2022

Issue State: NJ Ver: 4.21.2021.150

# TransSure - Interest Sensitive Whole Life Insurance

Illustration Form: CPWL0100/CCWL0100

Tobacco



With Riders: TI, WPLF

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount		Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	
16	N/A†		32.13	24,260	48.19	36,390	16
17	N/A†		32.75	24,137	49.13	36,205	17
18	N/A†		33.42	24,010	50.13	36,015	18
19	17.34	11,940	34.67	23,879	52.00	35,819	19
20	18.05	11,871	36.09	23,743	54.13	35,614	20
21	18.73	11,800	37.46	23,601	56.19	35,401	21
22	19.48	11,726	38.96	23,452	58.44	35,177	22
23	20.25	11,648	40.50	23,296	60.75	34,943	23
24	21.11	11,566	42.21	23,132	63.32	34,698	24
25	21.98	11,481	43.96	22,962	65.94	34,442	25
26	22.96	11,391	45.92	22,783	68.88	34,174	26
27	24.03	11,298	48.05	22,595	72.07	33,893	27
28	25.05	11,199	50.09	22,398	75.13	33,597	28
29	26.17	11,094	52.34	22,189	78.50	33,283	29
30	27.38	10,983	54.75	21,967	82.13	32,950	30
31	28.69	10,865	57.38	21,731	86.07	32,596	31
32	30.03	10,740	60.05	21,480	90.07	32,220	32
33	31.40	10,607	62.80	21,214	94.19	31,821	33
34	32.94	10,466	65.88	20,933	98.82	31,399	34
35	34.50	10,317	69.00	20,635	103.50	30,952	35
36	36.17	10,159	72.34	20,319	108.50	30,478	36
37	37.92	9,992	75.84	19,984	113.75	29,976	37
38	39.73	9,815	79.46	19,631	119.19	29,446	38
39	41.75	9,628	83.50	19,257	125.25	28,885	39
40	43.75	9,430	87.50	18,860	131.25	28,290	40
41	45.90	9,221	91.80	18,442	137.69	27,662	41
42	48.13	8,999	96.25	17,999	144.38	26,998	42
43	50.44	8,766	100.88	17,532	151.32	26,297	43
44	52.92	8,520	105.84	17,040	158.75	25,560	44
45	55.50	8,261	111.00	16,523	166.50	24,784	45
46	58.69	7,989	117.38	15,978	176.07	23,966	46
47	62.13	7,701	124.25	15,401	186.38	23,102	47
48	65.69	7,395	131.38	14,790	197.07	22,184	48
49	69.55	7,068	139.09	14,136	208.63	21,203	49
50	73.63	6,719	147.25	13,438	220.88	20,157	50
51	77.94	6,348	155.88	12,695	233.82	19,043	51
52	82.50	5,953	165.00	11,906	247.50	17,859	52
53	87.34	5,535	174.67	11,071	262.00	16,606	53
54	92.55	5,094	185.09	10,188	277.63	15,282	54
55	97.96	4,629	195.92	9,259	293.88	13,888	55
56	103.30	4,140	206.59	8,279	309.88	12,419	56
57	109.07	3,623	218.13	7,246	327.19	10,868	57
58	115.19	3,073	230.38	6,147	345.57	9,220	58
59	121.75	2,486	243.50	4,972	365.25	7,457	59
60	128.80	1,858	257.59	3,717	386.38	5,575	60
61	136.50	1,249	273.00	2,498	409.50	3,747	61
62	144.71	611	289.42	1,221	434.13	1,832	62
63	153.44	0	306.88	0	460.32	0	63
64	162.73	0	325.46	0	488.19	0	64
65	172.50		345.00		517.50		65
66	183.55		367.09		550.63		66
67	195.30		390.59		585.88		67
68	208.11		416.21		624.32		68
69	221.96		443.92		665.88		69
70	236.98		473.96		710.94		70

† The requested face amount results in a premium less than \$4.00 per week.

Solve for Target Premium – A100

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# TransSure - Interest Sensitive Whole Life Insurance

Illustration Form: CPWL0100/CCWL0100

Tobacco



With Riders: TI, WPLF

Issue Age	\$100,000 Face Amount		\$125,000 Face Amount		\$150,000 Face Amount		Issue Age
	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*	
16	64.25	48,520	80.32	60,650	96.38	72,780	16
17	65.50	48,273	81.88	60,341	98.25	72,410	17
18	66.84	48,020	83.55	60,025	100.25	72,030	18
19	69.34	47,758	86.67	59,698	104.00	71,637	19
20	72.17	47,485	90.21	59,356	108.25	71,228	20
21	74.92	47,201	93.65	59,001	112.38	70,802	21
22	77.92	46,903	97.40	58,629	116.88	70,355	22
23	81.00	46,591	101.25	58,239	121.50	69,887	23
24	84.42	46,264	105.53	57,830	126.63	69,396	24
25	87.92	45,923	109.90	57,404	131.88	68,885	25
26	91.84	45,565	114.80	56,956	137.75	68,348	26
27	96.09	45,190	120.11	56,488	144.13	67,785	27
28	100.17	44,796	125.21	55,995	150.25	67,194	28
29	104.67	44,377	130.84	55,471	157.00	66,566	29
30	109.50	43,933	136.88	54,916	164.25	65,900	30
31	114.75	43,461	143.44	54,326	172.13	65,192	31
32	120.09	42,960	150.11	53,700	180.13	64,440	32
33	125.59	42,428	156.98	53,035	188.38	63,642	33
34	131.75	41,865	164.69	52,331	197.63	62,798	34
35	138.00	41,269	172.50	51,586	207.00	61,904	35
36	144.67	40,637	180.84	50,796	217.00	60,956	36
37	151.67	39,968	189.59	49,960	227.50	59,952	37
38	158.92	39,261	198.65	49,076	238.38	58,892	38
39	167.00	38,513	208.75	48,141	250.50	57,770	39
40	175.00	37,720	218.75	47,150	262.50	56,580	40
41	183.59	36,883	229.48	46,104	275.38	55,325	41
42	192.50	35,997	240.63	44,996	288.75	53,996	42
43	201.75	35,063	252.19	43,829	302.63	52,595	43
44	211.67	34,080	264.59	42,600	317.50	51,120	44
45	222.00	33,045	277.50	41,306	333.00	49,568	45
46	234.75	31,955	293.44	39,944	352.13	47,933	46
47	248.50	30,802	310.63	38,503	372.75	46,203	47
48	262.75	29,579	328.44	36,974	394.13	44,369	48
49	278.17	28,271	347.71	35,339	417.25	42,407	49
50	294.50	26,876	368.13	33,595	441.75	40,314	50
51	311.75	25,390	389.69	31,738	467.63	38,085	51
52	330.00	23,812	412.50	29,765	495.00	35,718	52
53	349.34	22,141	436.67	27,676	524.00	33,212	53
54	370.17	20,376	462.71	25,470	555.25	30,564	54
55	391.84	18,517	489.80	23,146	587.75	27,776	55
56	413.17	16,558	516.46	20,698	619.75	24,837	56
57	436.25	14,491	545.32	18,114	654.38	21,737	57
58	460.75	12,293	575.94	15,366	691.13	18,440	58
59	487.00	9,943	608.75	12,429	730.50	14,915	59
60	515.17	7,433	643.96	9,291	772.75	11,150	60
61	546.00	4,996	682.50	6,245	819.00	7,494	61
62	578.84	2,442	723.55	3,053	868.25	3,663	62
63	613.75	0	767.19	0	920.63	0	63
64	650.92	0	813.65	0	976.38	0	64
65	690.00		862.50		1,035.00		65
66	734.17		917.71		1,101.25		66
67	781.17		976.46		1,171.75		67
68	832.42		1,040.53		1,248.63		68
69	887.84		1,109.80		1,331.75		69
70	947.92		1,184.90		1,421.88		70

Solve for Target Premium – A100

\* Guaranteed values are based on the minimum interest rate of 4.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 4.00% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. Non-Guaranteed elements are subject to change by the company. Actual results may be more or less favorable than shown. Values assume that all stipulated premiums are paid to Age 100. Issue Ages 56+ do not include the WPLF Rider. The Child Term Rider may be added for additional premium of \$1.25 Monthly per \$5,000.

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

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

1/21/2022

Issue State: NJ Ver: 4.21.2021.150

## Summary of Benefits

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**Accelerated Death Benefit for Terminal Condition Rider** (Rider Form Series CRABTI00) - If included in plan design, accelerates a portion of the death benefit 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 design, 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 Premium due to Layoff Rider** (Rider Form Series CRWPL100) - If included in plan design, waives the monthly premium 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

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

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, insurance 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 insurance.

### 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

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This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

### **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](http://www.tebcs.com).