MORE ABOUT TRANSDI® PLUS

SHORT-TERM DISABILITY INCOME INSURANCE



TRANSAMERICA®

Definitions

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, including any alcohol or drug addiction, resulting from psychiatric or psychological conditions, we will pay disability benefits for ½ the maximum sickness benefit period.

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.

TRANSDI® PLUS SHORT-TERM DISABILITY INCOME INSURANCE



TransDI® Plus Short-Term Disability Income Insurance Limitations and Exclusions: What Doesn't Qualify

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 CONDITIONS

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
- The date of the insured's death

Termination will have no effect on payment of benefits for a total disability that begins before such termination.

We will have the right to terminate the insurance of any insured person who submits a fraudulent claim under the policy.

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.