

INSURANCE THAT HAS YOUR BACK

TRANS SELECT® 20 TERM LIFE INSURANCE

Do something today to get your family ready for tomorrow, with *Trans Select 20*, underwritten by Transamerica Life Insurance Company.

There is no way to know what will happen from one day to the next, but there is a way to help protect your family against the unexpected. *Trans Select 20* is our term life insurance product designed to meet life's changes — today and tomorrow.

EASY-TO-UNDERSTAND BENEFITS

We schedule *Trans Select 20* premiums to remain level for 20 years, and guarantee they will be level for the first five years. **Your premiums may increase annually starting in year six.** If you want, you can pay these premiums through the convenience of payroll deduction.

HOW MUCH LIFE INSURANCE DO YOU NEED?

It depends on your specific situation. You should consider the financial needs of your family so that they are able to continue paying for living expenses, such as housing and groceries, if you were to pass away early. This can help you create a stable future for the people you care about most.

HERE ARE SOME OTHER FACTORS TO CONSIDER:

- What are your current earnings and other income sources, such as 401(k), savings, and investments?
- How many people depend on you financially, including your immediate family, parents, and other dependents?
- Does your spouse work, and what is his or her earning capacity now and in the future?
- Do you have debt or any special financial needs, such as a mortgage or your children's future educational needs?

¹This benefit is not available in CT, MA, MD, NJ, PR, TN or VA.

²This benefit is not available in MA, TX or VI.

This is a brief summary of *Trans Select*® 20, Term Life Insurance, underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form series CPVTL200 and CCVTL200; Rider form series CRTIVT00, CRWPL200 and CRCHL200. 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.

HOW IT WORKS

- Waiver of premium benefit if laid off from work¹
- Offers spouse and dependent benefits
- Provides terminal illness benefit²
- Enables convenient payroll deduction
- Ability to continue policy if you change employers or retire
- Renews after initial term without requiring medical history



Visit:
transamerica.com



Customer Service:
888-763-7474



TRANSAMERICA®