

BENEFITS FOR YOUR UNIQUE NEEDS

**TRANSELITE®
UNIVERSAL LIFE INSURANCE**

TransElite® is universal life insurance, underwritten by Transamerica Life Insurance Company, that helps provide financial protection at a competitive cost.

HELP PROTECT THE PEOPLE WHO DEPEND ON YOU

Andrea chose universal life insurance because she didn't want to worry about what would happen to her five-year-old, Samuel, in the event of her death. It helped her feel better about his well-being to know her life insurance death benefit would help him if the worst happened. Universal life insurance can help safeguard your family members' futures, with benefits that can assist with your final expenses and their dependent care, living expenses, or college tuition.

HELP GIVE YOURSELF PEACE OF MIND

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value so she can borrow against it in the future and protect her savings if an unexpected expense arises.¹ In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires. Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100, just want to add to your term life policy, or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

ENJOY OUR HASSLE-FREE APPLICATION AND CLAIMS PROCESS

Apply by answering a few simple questions. No physicals or blood work required.² Our easy-to-navigate website allows you to update your information, keep track of your policies, apply for loans, submit claims, and more from your PC or mobile device.

HOW IT WORKS

- No physicals or blood work
- Accumulates cash value
- Guaranteed 3% interest rate
- Loan and withdrawal options
- Convenient payroll deduction



Visit:

[transamerica.com](https://www.transamerica.com)



Customer Service:

888-763-7474

USE YOUR BENEFITS WHEN YOU NEED THEM MOST

Fifteen years after Andrea signs up for universal life insurance, her son Samuel's car (older than her policy) breaks down in his junior year of college. She borrows against her policy's cash value to get him a reliable car, and they pay it back together by the time he graduates.

Life is unpredictable. Universal life insurance offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better.

If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier.³ If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.⁴

TAKE OUR PORTABLE, FLEXIBLE POLICY WITH YOU

When Andrea is offered a job with more travel and better salary at another company, she switches from payroll deduction to self-pay to keep her Transamerica policy. When Samuel gets a great job after college, she adjusts her premiums because she only needs to cover her own final expenses now that he can take care of himself. She lets him transfer the child term rider that had provided his life insurance while in college to his own universal life policy in his own name.⁵

We let you keep your insurance when changing jobs and adjust premiums, death benefit, and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, seeing your child through graduation, or retiring.

ELIGIBILITY

You can insure your eligible spouse, children (as Andrea did), and grandchildren with their own policies or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply, but all universal life policies can be maintained up to age 100.

	AGES	BENEFIT
SELF	16 through 80	\$10,000 - \$500,000 , not to exceed 5x base salary
SPOUSE OR EQUIVALENT BY LAW	16 through 65	\$10,000 - \$100,000
CHILDREN/ GRANDCHILDREN	0 through 25 years	\$25,000
CHILDREN UNDER OPTIONAL CHILD TERM RIDER	15 days through 25 years	\$10,000 or \$20,000

¹Upon 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.

²Acceptance based on answers to questions on the application for insurance.

³Accelerated Death Benefit for Terminal Condition Rider. This rider is not available in Louisiana, Massachusetts, Ohio, or Washington.

⁴This benefit is provided by the Waiver of Monthly Deductions for Layoff or Strike Rider. This rider is not available in Connecticut, Massachusetts, Puerto Rico, Tennessee, Vermont, or Washington.

⁵The Child Term Insurance Rider is not available in Vermont.

This is a brief summary of TransElite Universal Life Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPGUL300 and CCGUL300. 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.