

UNIVERSAL LIFE INSURANCE

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



Protection for Your Plans

With benefits like the Terminal Illness rider, life insurance proceeds can also be used to cover costs associated with terminal illnesses.

◆ Coverage up to \$500,000	◆ Guaranteed 4% Interest Rate	◆ Terminal Illness Benefit
◆ No Physicals or Blood work ¹	◆ Cash Values	◆ Level Death Benefit
◆ Dependent Coverage Available	◆ Convenient Payroll Deduction	◆ Layoff Provision ³

What are your plans?

Depending on your unique life and future plans, you may apply for group universal life insurance exclusively through your employer from \$5,000 up to \$500,000. Premiums are based upon age and tobacco use. The minimum premium is \$4 per week.

Benefits that work.

TransLegacy's benefits work to help provide protection while you work to plan your future.

- ◆ **Accelerated Death Benefit for Terminal Illness² Rider (Form Series CRABTI00³)**
Tap into your life insurance in the event of a future terminal illness diagnosis and still provide a benefit for your beneficiary.
- ◆ **Waiver of Monthly Deductions due to Layoff Rider (Form Series CRULWT00⁴)**
Protects your life insurance coverage from lapsing for up to six months if involuntarily laid off from your full-time job.

Who can apply for coverage?

APPLICANT	AGE	COVERAGE
Employee	16–70	\$5,000–500,000
Spouse or equivalent by state law	16–65	\$5,000–50,000
Child	15 DAYS–25	\$10,000 Level Term Rider
Child or Grandchild	15 DAYS–24	\$25,000 UL Contract

¹ Acceptance based on answers to questions on your applications for coverage.

² Accelerated Death Benefit for Terminal Condition Rider in Pennsylvania.

³ Not available in Massachusetts.

⁴ Not available in Massachusetts, Maryland, New Jersey, Tennessee, Vermont, or Washington.

Cover your entire family.

Purchase an individual universal life insurance contract for each eligible child and grandchild.

–OR–

Attach a Children’s Level Term Insurance Rider to your universal life insurance contract, or to your spouse’s universal life insurance contract.

The chart below shows an example of how much base coverage you can purchase for just \$5 or \$10 a week:

Non-Tobacco Issue Ages	\$5 A WEEK	Death Benefit Amount	Terminal Illness Benefit Amount	\$10 A WEEK	Death Benefit Amount	Terminal Illness Benefit Amount
40		\$ 21,783	\$ 10,892		\$ 45,222	\$ 22,611
45	\$ 16,628	\$ 8,314	\$ 34,521	\$ 17,261		
50	\$ 12,237	\$ 6,119	\$ 24,405	\$ 12,703		
55	\$ 9,128	\$ 4,564	\$ 18,951	\$ 9,476		

This is a brief summary of TransLegacy, Universal Life Insurance benefits. Limitations and exclusions may apply. Refer to the contract, including riders, for complete information.

Producer compensation information is available at www.transamericaworksite.com.

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Level Term Insurance Rider

Plan to protect your family and assets with term insurance.

Term insurance can help coverage align with your plans.

This rider provides Level Term Insurance (LTR) on an insured for a specified period of time. Two term options are available: 10 or 20 years. At the end of each term, coverage of the LTR will terminate. You choose to apply for the term length and the amount of coverage.

This rider can only be attached to the employee's policy, but can cover the employee and/or spouse (*not available to children*). Employee must have TransLegacy coverage to add the LTR. If spouse UL is being purchased, spouses cannot be covered under this rider. This rider will be optional on contracts for insured employees who are age 16 through 70.

The employee must elect at least the minimum face amount of base UL coverage in order to apply for the LTR, and the total coverage amount for the employee may not exceed \$200,000 (UL and Term) or total base UL coverage. Spouse may not exceed \$50,000 (UL or Term).

Prior to termination of the LTR, the owner has the right to convert the LTR to a permanent plan of insurance then being issued by us. To convert the following conditions apply:

- The face amount of the new policy may not exceed the rider face amount on the date of conversion.
- The face amount of the new policy may not be less than the minimum amount we issue. However, there will always be a plan available in an amount to which this rider may be converted.
- We must receive a written request for the conversion.
- The new policy will be effective as of the date of conversion. Coverage terminates when coverage under the new policy begins.
- If premiums are being waived under the contract at the time of conversion, the premiums for the new coverage will not be waived.

The rider will terminate on the earliest of the following dates:

- The expiry date of this rider.
- The date the contract terminates.
- The date the rider or contract lapses for failure to pay a premium, subject to the grace period of the contract;
- The death of the insured.
- The date the conversion option is exercised.
- The date a non forfeiture option under the contract, if any, becomes effective.
- The date the owner terminates this rider by written request.

Our deduction of a monthly charge for any period after the date of termination of this rider will create no liability for us, nor will it constitute a waiver of the termination. Any monthly charge which has been deducted by us will be refunded.

This is a brief summary of the Level Term Insurance Rider benefits.
Limitations and exclusions may apply. Refer to the rider and contract certificate for complete information.

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Waiver of Monthly Deductions for Total Disability Rider

Planning for an unexpected disability can help offer financial security.

This rider helps protect against the loss of coverage if the insured becomes totally disabled. Benefits are retroactive after a six-month waiting period¹ and continue for as long as the total disability lasts. The disability must begin prior to age 60 and while coverage (under this rider) is in force. This rider will be included on all contracts issued for insured employees and their insured family members who are age 0 through 55.

This benefit also applies to the monthly deductions for any coverage on insured dependents, however, this feature is only activated upon the employee's disability. Total monthly deduction is the cost of insurance for the contract, the administrative fee and certificate fee for the contract, as well as any rider charges.

Totally disability is the inability of the owner, because of bodily injury or disease to perform the material and substantial duties of his or her occupation. We will also recognize as total disability the owner's complete and irrevocable loss of any one of the following:

Sight of both eyes	Use of both hands or both feet	Use of one hand and one foot	Hearing in both ears
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The waiver of any total monthly deductions stops on the earliest of the following dates:

- The owner's total disability ends;
- The owner refuses to give us proof of continuing total disability;
- The owner refuses to be examined by a physician of our choice, at our expense; or
- The contract ends.

This rider will terminate on the earliest of:

- The Anniversary on or following the insured's 60th birthday, unless the owner is totally disabled prior to that date;
- The date that the rider or contract lapse for failure to pay premiums, subject to the grace period provision of the contract;
- The date a non forfeiture option under the contract, if any, becomes effective;
- The date the contract to which this rider is attached terminates;
- The date on which this rider is terminated upon the owner's written request; or
- The date the insured dies.

This is a brief summary of the Waiver of Monthly Dedications for Total Disability Rider benefits. Limitations and exclusions may apply. Refer to the rider and contract certificate for complete information.

¹ Varies by state.

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Answering Your Questions

You may have questions about Universal Life Insurance. That's why we've put together a summary of the frequently asked questions.

If you have additional questions, ask your enroller or Human Resource representative.

Q: What is Universal Life Insurance?

A: Universal Life Insurance provides death benefit protection and builds cash value, while offering flexibility to meet your changing needs. Cash value accumulations are tax-deferred under current federal income tax laws and earn a competitive rate of interest.

Q: How does Universal Life Insurance compare with traditional Whole Life Insurance?

A: Universal Life gives you the security of "traditional" life insurance coverage with the added advantage of flexibility. You can choose to change the face amount, or increase or decrease the premium amount.

Q: Am I required to enroll in Universal Life Insurance?

A: No. Coverage is being offered on a voluntary basis.

Q: What are the eligibility requirements?

A: To be eligible, you must be actively working and "benefits eligible," as defined by your employer. You must also apply for coverage during the enrollment period.

Q: Will my coverage be affected as I get older?

A: No. Because this coverage is permanent¹ life insurance, the face amount will remain the same for the life of the policy unless you decide to make changes to it.

Q: Is coverage available to my spouse and children?

A: Yes. If you, your spouse and dependents meet the eligibility guidelines, you can purchase coverage for them. Your spouse and eligible dependent children may even be insured if you do not purchase a policy on your own life.

Q: Will my present group insurance be affected if I enroll in the Universal Life Insurance program?

A: The program is intended to supplement—not replace—your current Insurance by providing permanent life insurance coverage.

Q: You have described the Universal Life Insurance as permanent. What does that mean?

A: Universal Life (UL) is generally described as "permanent" to distinguish it from Term Life Insurance. Term Life typically provides life insurance protection for a specified term, while UL is designed to help provide life-long or permanent protection, as long as premiums are paid. It is important to note, however, that Universal Life Insurance coverage can lapse prior to the maturity date based on the planned periodic premium, guaranteed interest rate, and guaranteed cost of insurance charges. Your representative will furnish you with an illustration for your elected coverage.

¹ In using the term "permanent", it's important to note that coverage could lapse prior to the maturity date based on the planned periodic premiums, guaranteed interest rate, and guaranteed cost of insurance charges.

Q: How do I pay for the policy?

A: Premiums for this policy are collected through a convenient payroll deduction system. Your employer will collect and forward your premium to the insurer.

Q: Do I have to answer any medical questions?

A: Most applicants will qualify to answer only a few simple eligibility questions.

Q: How much does the Universal Life Insurance cost?

A: Your premium will depend on your age and how much insurance coverage you apply for. However, Universal Life is priced competitively, with premiums starting as low as \$4.00 per week.

Q: What if I change jobs, do I lose this insurance coverage?

A: No. You are covered as long as the premiums are paid, no matter who your employer may be.

Q: Can I borrow against the cash value of my Universal Life Insurance policy?

A: Yes. As long as your policy has earned sufficient cash value, you may borrow from it for any reason at a modest interest rate.

Q: What if I do not sign up at this time?

A: Your next chance to apply will be around this time next year—at your group's re-enrollment. However, keep in mind that if you don't enroll now, you must provide evidence of insurability at a future date.

Q: Can the Insurer cancel my coverage?

A: No. Coverage cannot be cancelled as long as the necessary premium payments are made on schedule, or sufficient cash surrender value exists (from which premiums can be paid).