

DON'T FEAR THE UNEXPECTED. PREPARE FOR IT.

TRANSELITE® UNIVERSAL LIFE INSURANCE



UNDERWRITTEN BY TRANSAMERICA LIFE INSURANCE COMPANY

Andrea works hard to provide her family with the quality of life they enjoy. Throughout her busy day, she doesn't want to worry about what might happen to her young son if a chronic illness, injury, or worse strikes.

She signed up for *TransElite*® universal life insurance to make sure a plan is in place for her family.

We understand that your health can impact your wealth and vice versa. Our *TransElite* universal life insurance not only offers a death benefit, but may have riders that include an accelerated death benefit that can be used in the event of a chronic injury, illness, or need for care expenses. Plus, it's fully portable if you leave the company.

HIGHLIGHTS

- Guaranteed issue
- No physical exams or blood tests¹
- Locked-in issue age rates
- Accelerated Death Benefit for Chronic Condition Rider
- Guaranteed death benefit
- Portable if you should leave your employer or retire



\$8–10K

is the cost of the average funeral in the United States.²

\$102,200

per year is the median cost of a private nursing home room in the U.S.³



TRANSAMERICA®

HELP PROTECT THOSE WHO DEPEND ON YOU

Transamerica's employee benefits have been helping to protect families for nearly 90 years. We offer the knowledge, stability, and commitment to providing financial protection from the unexpected.

Underwritten by Transamerica Life Insurance Company, *TransElite*® is designed to help families in today's current climate of high healthcare costs, provide coverage in the event of death, and include cash value that can be borrowed from.⁴ You can adjust the death benefit amount at any time to meet your changing personal financial situation.

CHRONIC CONDITION RIDER AND RESTORATION RIDER

- The Chronic Condition Rider offers an accelerated life insurance benefit if you need assistance with at least two out of the six Activities of Daily Living (ADLs)
- After a 90-day waiting period, the Chronic Condition Rider provides a 4%/month benefit (4% of your policy value) up to 25 months
- The Chronic Condition Rider benefit can be used to help cover anything from medical bills to special treatments, or professional facility care
- The Restoration Rider will restore the death benefit up to 100% if a benefit is paid under the Chronic Condition Rider after each monthly Chronic Condition Rider benefit payment
- The insured has potential access to 100% of the life insurance face amount with the Chronic Condition Rider and can still leave the full death benefit to their beneficiary with the Restoration Rider

See policy for explanation of additional riders.

Let us help protect your Wealth + HealthSM

 **Visit:** transamerica.com

 **Customer Service:** 888-763-7474

¹ Acceptance based on answers to questions on the application for insurance.

² "How Much Does A Funeral Cost," Policygenius, May 2020

³ "Cost of Care Trends & Insights," Genworth, 2020

⁴ Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

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.

