

# YOUR FLEXIBLE BENEFITS

## 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 are guaranteed level for the first five years. **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. One way to decide how much term life insurance you should buy is to consider the financial needs of your family if you were to pass away early.

### 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?

<sup>1</sup>This benefit is not available in CT, MA, MD, NJ, PR, TX, or VA.

<sup>2</sup>This benefit is not available in CT, 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](http://tebcs.com).

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## HOW IT WORKS

- Waiver of premium benefit if laid off from work.<sup>1</sup>
- Offers spouse and dependent benefits.
- Provides terminal illness benefit.<sup>2</sup>
- Enables convenient payroll deduction.
- Ability to continue policy if you change employers or retire.
- Renews after initial term without requiring medical history.

 **Visit:**  
[transamericabenefits.com](http://transamericabenefits.com)

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



## Product Details

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Included Riders	Plan Option 1
Accelerated Death Benefit for Terminal Illness Rider Accelerates up to the lesser of \$100,000 or 50%	Included
Waiver of Premium due to Layoff Rider	Included

\*Riders not available to all ages, see Plan Design Rate Chart for details.

## Product Details

### Trans Select® 20 Group Term Life Insurance

#### Plan Option 1 Monthly Non-Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider and Child Term Rider

Issue Age	\$25,000 Face Amount	\$50,000 Face Amount	\$100,000 Face Amount	Issue Age	\$25,000 Face Amount	\$50,000 Face Amount	\$100,000 Face Amount
16	\$4.69	\$9.38	\$18.75	51	\$15.98	\$31.96	\$63.92
17	\$4.69	\$9.38	\$18.75	52	\$17.85	\$35.71	\$71.42
18	\$4.69	\$9.38	\$18.75	53	\$19.77	\$39.54	\$79.08
19	\$4.69	\$9.38	\$18.75	54	\$21.85	\$43.71	\$87.42
20	\$4.69	\$9.38	\$18.75	55	\$23.04	\$46.08	\$92.17
21	\$4.69	\$9.38	\$18.75	<b>Amounts below this line do not include the Waiver Riders</b>			
22	\$4.69	\$9.38	\$18.75	56	\$24.31	\$48.63	\$97.25
23	\$4.69	\$9.38	\$18.75	57	\$26.58	\$53.17	\$106.33
24	\$4.96	\$9.92	\$19.83	58	\$28.63	\$57.25	\$114.50
25	\$4.96	\$9.92	\$19.83	59	\$30.83	\$61.67	\$123.33
26	\$5.25	\$10.50	\$21.00	60	\$33.38	\$66.75	\$133.50
27	\$5.25	\$10.50	\$21.00	61	\$36.38	\$72.75	\$145.50
28	\$5.56	\$11.13	\$22.25	62	\$39.35	\$78.71	\$157.42
29	\$5.56	\$11.13	\$22.25	63	\$42.50	\$85.00	\$170.00
30	\$5.96	\$11.92	\$23.83	64	\$47.73	\$95.46	\$190.92
31	\$5.96	\$11.92	\$23.83	65	\$53.48	\$106.96	\$213.92
32	\$6.25	\$12.50	\$25.00				
33	\$6.25	\$12.50	\$25.00				
34	\$6.63	\$13.25	\$26.50				
35	\$6.83	\$13.67	\$27.33				
36	\$7.38	\$14.75	\$29.50				
37	\$7.96	\$15.92	\$31.83				
38	\$8.44	\$16.88	\$33.75				
39	\$8.85	\$17.71	\$35.42				
40	\$9.08	\$18.17	\$36.33				
41	\$9.52	\$19.04	\$38.08				
42	\$9.81	\$19.63	\$39.25				
43	\$10.56	\$21.13	\$42.25				
44	\$11.46	\$22.92	\$45.83				
45	\$11.69	\$23.38	\$46.75				
46	\$12.04	\$24.08	\$48.17				
47	\$12.31	\$24.63	\$49.25				
48	\$12.71	\$25.42	\$50.83				
49	\$13.42	\$26.83	\$53.67				
50	\$14.40	\$28.79	\$57.58				

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for  
\$1.25 Monthly per \$5,000

Issue State: Alabama

## Product Details

### Trans Select® 20 Group Term Life Insurance

#### Plan Option 1 Monthly Tobacco Rates

Includes: Terminal Illness Rider, Waiver of Premium for Layoff or Strike Rider and Child Term Rider

Issue Age	\$25,000 Face Amount	\$50,000 Face Amount	\$100,000 Face Amount	Issue Age	\$25,000 Face Amount	\$50,000 Face Amount	\$100,000 Face Amount
16	\$6.69	\$13.38	\$26.75	51	\$32.15	\$64.29	\$128.58
17	\$6.69	\$13.38	\$26.75	52	\$34.54	\$69.08	\$138.17
18	\$6.69	\$13.38	\$26.75	53	\$37.35	\$74.71	\$149.42
19	\$6.69	\$13.38	\$26.75	54	\$40.19	\$80.38	\$160.75
20	\$6.69	\$13.38	\$26.75	55	\$43.19	\$86.38	\$172.75
21	\$6.69	\$13.38	\$26.75	<b>Amounts below this line do not include the Waiver Riders</b>			
22	\$6.69	\$13.38	\$26.75	56	\$46.96	\$93.92	\$187.83
23	\$6.69	\$13.38	\$26.75	57	\$51.10	\$102.21	\$204.42
24	\$6.83	\$13.67	\$27.33	58	\$53.88	\$107.75	\$215.50
25	\$6.83	\$13.67	\$27.33	59	\$56.75	\$113.50	\$227.00
26	\$7.19	\$14.38	\$28.75	60	\$62.65	\$125.29	\$250.58
27	\$7.19	\$14.38	\$28.75	61	\$66.90	\$133.79	\$267.58
28	\$7.54	\$15.08	\$30.17	62	\$72.06	\$144.13	\$288.25
29	\$7.54	\$15.08	\$30.17	63	\$79.02	\$158.04	\$316.08
30	\$7.92	\$15.83	\$31.67	64	\$86.77	\$173.54	\$347.08
31	\$7.92	\$15.83	\$31.67	65	\$98.54	\$197.08	\$394.17
32	\$8.31	\$16.63	\$33.25				
33	\$8.31	\$16.63	\$33.25				
34	\$8.73	\$17.46	\$34.92				
35	\$9.27	\$18.54	\$37.08				
36	\$10.40	\$20.79	\$41.58				
37	\$11.81	\$23.63	\$47.25				
38	\$12.29	\$24.58	\$49.17				
39	\$13.04	\$26.08	\$52.17				
40	\$13.46	\$26.92	\$53.83				
41	\$14.98	\$29.96	\$59.92				
42	\$16.31	\$32.63	\$65.25				
43	\$18.00	\$36.00	\$72.00				
44	\$19.21	\$38.42	\$76.83				
45	\$20.90	\$41.79	\$83.58				
46	\$22.33	\$44.67	\$89.33				
47	\$24.06	\$48.13	\$96.25				
48	\$25.65	\$51.29	\$102.58				
49	\$27.94	\$55.88	\$111.75				
50	\$30.04	\$60.08	\$120.17				

Premiums are guaranteed level for 5 years, and then premiums may increase annually beginning in year 6.

Child Term Rider may be added for  
\$1.25 Monthly per \$5,000

Issue State: Alabama

## Summary of Benefits

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**Accelerated Death Benefit for Terminal Illness Rider** (Rider Form Series CRTIVT00) - If included in the plan design, accelerates a portion of the life insurance death benefit if an insured person is first diagnosed with a terminal illness which, in the best medical judgment, will result in death within 12 months.

When exercised, an administrative fee of \$100 plus 12 months advanced interest will be deducted from the benefit payment. The accelerated amount will be deducted from the life insurance death benefit and this rider will terminate.

**Child Term Insurance Rider** (Rider Form Series CRCHL200) - If included in the plan design, allows an insured employee or spouse (but not both) to insure all eligible children for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier.

**Waiver of Premium Due to Layoff or Strike Rider** (Rider Form Series CRWPL200) - If included in the plan design, waives the premium for up to six months per 12-month period if the employee is involuntary laid off or on a covered strike. Benefits are limited to three layoffs/strikes per 12-month period and are based on the employee's layoff/strike only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to layoff/strike. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.

## Limitations and Exclusions

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We will not pay benefits if an insured person dies by suicide, while sane or insane, within the first two years of insurance. If this occurs, we will refund the premiums paid minus any benefits that have been paid under any accelerated benefit rider.

### Accelerated Death Benefit for Terminal Illness Rider

We will not pay for conditions diagnosed prior to the effective date of the rider.

### Termination of Insurance

Employee insurance will terminate on the earliest of:

- The date the employee sends us a written notice to cancel insurance;
- The certificate anniversary date following the employee's 100th birthday;
- The date the employee dies;
- The date the certificate lapses;
- The date the group master policy terminates.

Dependent insurance will terminate on the earliest of:

- The date the employee's insurance terminates;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent insurance;
- The date the employee sends us a written notice to cancel dependent insurance.

### Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us. We will bill the employee directly once we receive notification to continue insurance.

### Conversion Option

An insured person can convert his or her insurance to permanent life insurance on a policy form that we then issue, without any optional riders, in an amount not to exceed the amount of insurance terminating under the policy. The premium will be based on the insured person's age and class of risk at the time of conversion. We must receive a completed conversion application and any required premium within 31 days of termination. If the insured person dies within the 31-day conversion period, benefits will be paid as if insurance had continued, regardless of whether conversion was applied for.

### Termination of the Group Master Policy

The group master policy will end on the earliest of the following events:

- The date you submit a 60-day advance written request to us to terminate, the group master policy will terminate on the date specified in that request;
- If we give a 60-day advance written notice to you that we intend to terminate, the group master policy will terminate on the date specified in that notice;
- If any premium payable by you is not paid within its grace period, the group master policy will terminate on the day after the end of the grace period;
- If you fail to comply with any terms of the group master policy or the policyholder application, or otherwise fail to fulfill any obligations or duties under or pertaining to this insurance, or fail to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance, the group master policy will terminate on the 32nd day after we have given you written notice of our intent to terminate; or
- If the number of insureds during any 12-month period does not meet the minimum participation requirement shown in this proposal, the group master policy may terminate at our discretion on the 32nd day after we have given you written notice of our intent to terminate.

## Disclosures

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### GROUP BENEFITS DISCLOSURE POLICY

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness and integrity. In addition, we realize that having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

TEB's Group Benefits Compensation Disclosure Notice (below) describes the various means by which agents may be compensated for the sale of our products. It is the responsibility of your agent to share specific information with you about his or her compensation arrangements with TEB. Accordingly, please direct any compensation disclosure questions directly to your agent.

### COMPENSATION DISCLOSURE NOTICE TO ALL POLICYHOLDERS

Agents who sell and service our products are paid a commission. It varies by the type of insurance policy sold and the state where the policy was sold, and is based on a percentage of the premium received in the first year, and at policy renewal. Agents may receive advances or loans against anticipated commissions for cases sold or to be sold. These advances may or may not require the payment of interest, depending upon the agent's total business and historical experience with TEB.

Agents may receive other compensation from TEB in the form of cash or non-cash awards or prizes, based upon a variety of factors that may include the level of premium written or earned, persistency and growth of premium, or other performance measures. Agents who manage, supervise or recruit other agents or wholesale our products and services to other agents, may receive commission overrides on business that results from their efforts.

Some of our agents may receive additional payments for providing services in connection with the administration of our products. Fees for such services may be calculated on a per policy or per certificate basis or upon the premium volume associated with a specific case. TEB may additionally reimburse these agents/administrators for certain expenses, such as the cost of mailings.

Agents may occasionally obtain exclusive rights to market TEB products or services to agents, employers, employees, or members of associations or unions. Certain groups or associations may also agree to endorse TEB's products to their members. TEB may pay a fee for these exclusive marketing rights or endorsements. See your proposed policy documents or policy certificate package for more information on any such arrangements.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: [www.tebcs.com](http://www.tebcs.com).