



Everyone deserves a better Tomorrow.

Trans\$ureSM whole life insurance helps provide “no surprises” financial protection.

Tammy’s stellar resume and experience let her be choosy when she begins job hunting in a new city. One of her kids is on the autism spectrum, so benefits, including life insurance, are a huge part of her decision-making process.

She chooses a growing graphic design company with available whole life insurance from Transamerica. She likes that she can borrow against the cash value of the death benefit in an emergency. Because her son will need life-long care, she will always need life insurance, so she also appreciates the paid-up death benefit offered after the later of 16 years or age 65.

Feel a sense of financial security with whole life insurance.

Trans\$ureSM is a whole life insurance policy designed to help provide financial protection for the insured’s family, with a death benefit that can be used for final expenses, for college tuition, for living expenses or as an inheritance. It also accumulates cash value (with a minimum 4% interest rate) that can be borrowed against while alive¹.

Nearly 65% of Americans feel they need more life insurance than what their employer currently provides.² Whole life insurance is a great supplement to an employer’s term life insurance because it helps protect for an entire lifetime, not just while you are part of the workforce.

Eligibility

- Employee, ages 16 through 70 (\$5,000 - \$500,000³ benefit, not to exceed 5x base salary)
- Spouse or equivalent by law, ages 16 through 65 (\$5,000 - \$100,000 benefit)
- Children/Grandchildren, ages 15 days through 24 (\$25,000 benefit)

Choose a company you can trust.

In today’s financial environment, it’s smart to have life insurance through a reliable company with a heritage of over 100 years of helping families. You can trust Transamerica to be there when you need us most.

¹ Upon 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.

² 2015 Insurance Barometer Study Executive Summary 2015, LIMRA. Use of statistic does not imply endorsement.

³ Acceptance based on answers to questions on the application for insurance.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.

This is a brief summary of Trans\$ureSM Whole Life Insurance. Policy form series CPWL0100 and CCWL0100. Rider form series CRABTI00, CRULWT00, CRABLT00, CREXTB00, CRABCC00, CRADD200, CRISLT00, CRWPL100, CRWPO100 and CRHIL00. 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.

Product Highlights
Payroll-deducted premiums
Accumulates cash value
Guaranteed 4% interest rate
Loan and withdrawal options

