

Everyone deserves a better Tomorrow.

TransEliteSM is universal life insurance that helps provide financial protection at a competitive cost.



When Andrea enrolled in TransEliteSM she was thinking about her five-year-old, Samuel, in the event of her death. Years later, when Samuel's pick-up breaks down in his freshman year of college, she borrows from her policy's cash value¹ to get him a car. They pay off the loan a little at a time, and Andrea feels peace of mind, knowing he'll still get a death benefit to help with college expenses if the worst happens to her.

Help protect the people who depend on you.

Feel good about the well-being of your family, knowing your life insurance death benefit will help them thrive financially in the event of your death. Help safeguard their futures with benefits that can assist with final expenses and their dependent care, living expenses or college tuition.

Give yourself peace of mind. Only six of ten Americans surveyed said they have life insurance, and half said they needed more.² Eight in ten consumers who have had a positive experience with life insurance said it played a critical role after a loved one's death.³

Get the benefits that fit your needs.

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 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 for TransEliteSM by answering a few simple questions. No physicals or blood work required!⁴ 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.

Product Highlights

No Physicals or Blood work

Accumulates Cash Value

Guaranteed 3% Interest Rate

Withdrawal and Loan Options

Convenient Payroll Deduction

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 Facts About Life 2013, LIMRA

³ 2012 LIMRA International Survey, LIMRA

⁴ Acceptance based on answers to questions on the application for insurance.

Use your benefits when you need them most.

Life is unpredictable. TransEliteSM 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. If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.

Take our portable, flexible policy with you.

Transamerica lets you build protection and cash value through every stage of your life and career, with some of the best benefits options in the industry. 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 or retiring.

Eligibility

You can insure your eligible spouse, children 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 for policies, but all universal life policies can be maintained up to age 100.

Self	ages 16 – 80	\$10,000 - \$500,000 benefit, not to exceed 5x base salary
Spouse or equivalent by law	ages 16 through 65	\$10,000 - \$100,000 benefit
Children/Grandchildren	ages 0 through 25 years	\$25,000 benefit
Children under Optional Child Term Rider	ages 15 days through 25 years	\$10,000 or \$20,000 benefit

Trust only the best with your family's financial protection.

Not all insurance companies are the same, and not all policies offer the same benefits. Choose a company with a reliable history of helping families like yours for over 100 years.

This is a brief summary of TransEliteSM Universal Life Insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, IA. Policy form series CPGUL300 and CCGUL300. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusion 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: www.tebcs.com.

PRODUCT DETAILS

Included Riders	Plan 1
Accelerated Death Benefit for Terminal Condition Rider Accelerates up to the lesser of \$100,000 or 75%	Included
Employee Optional Riders	
Child Term Insurance Rider Benefit of \$10,000 or \$20,000 for each child All children in the family will be insured for the same coverage amount.	Included

TransElite HFA - Universal Life Insurance

With Riders: TI

Non-Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$100,000 Face Amount			\$150,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			6.11	0		9.16	0		16
17	N/A†			6.29	0		9.43	0		17
18	N/A†			6.47	0		9.71	0		18
19	N/A†			6.66	0		10.00	354		19
20	N/A†			6.86	0	18,156	10.29	797	27,233	20
21	N/A†			7.30	0		10.95	1,192		21
22	N/A†			7.52	319		11.28	1,661		22
23	N/A†			7.76	697		11.64	2,174		23
24	N/A†			8.00	1,007		12.00	2,586		24
25	N/A†			8.25	1,284	17,488	12.37	2,955	26,214	25
26	N/A†			8.53	1,639		12.80	3,473		26
27	N/A†			8.83	2,008		13.24	3,935		27
28	N/A†			9.12	2,253		13.69	4,334		28
29	N/A†			9.46	2,622		14.19	4,797		29
30	N/A†			9.79	2,861	16,866	14.68	5,099	25,267	30
31	N/A†			10.41	3,169		15.61	5,527		31
32	N/A†			10.80	3,426		16.19	5,861		32
33	N/A†			11.22	3,695		16.82	6,233		33
34	N/A†			11.66	3,935		17.49	6,584		34
35	N/A†			12.12	4,146	15,899	18.18	6,868	23,853	35
36	N/A†			12.62	4,386		18.93	7,186		36
37	N/A†			13.13	4,559		19.70	7,425		37
38	N/A†			13.81	4,730		20.72	7,651		38
39	N/A†			14.43	4,964		21.65	7,982		39
40	N/A†			15.02	5,053	14,527	22.54	8,090	21,817	40
41	N/A†			15.93	5,201		23.89	8,255		41
42	4.15	666		16.63	5,326		24.95	8,426		42
43	4.38	741		17.51	5,403		26.27	8,519		43
44	4.57	793		18.28	5,463		27.42	8,573		44
45	4.77	835	3,199	19.09	5,500	12,811	28.64	8,613	19,224	45
46	5.02	867		20.08	5,469		30.13	8,549		46
47	5.28	886		21.14	5,429		31.71	8,453		47
48	5.59	922		22.37	5,416		33.56	8,419		48
49	5.90	926		23.60	5,296		35.41	8,221		49
50	6.27	914	2,590	25.10	5,143	10,388	37.65	7,958	15,581	50
51	6.63	914		26.51	4,995		39.76	7,710		51
52	7.00	898		28.01	4,823		42.01	7,436		52
53	7.38	818		29.53	4,387		44.30	6,768		53
54	7.80	844		31.22	4,385		46.83	6,741		54
55	8.23	851	1,918	32.93	4,292	7,673	49.40	6,591	11,515	55
56	8.74	676		34.96	3,479		52.44	5,350		56
57	9.31	428		37.25	2,399		55.87	3,709		57
58	9.98	232		39.93	1,515		59.90	2,373		58
59	10.74	44		42.97	673		64.45	1,090		59
60	11.58	0	373	46.31	0	1,490	69.47	0	2,236	60
61	12.50	0		50.01	0		75.01	0		61
62	13.60	0		54.41	0		81.62	0		62
63	14.74	0		58.99	0		88.48	0		63
64	16.06	0		64.27	0		96.40	0		64
65	17.56			70.25			105.38			65
66	18.97			75.88			113.83			66
67	20.33			81.34			122.01			67
68	21.74			86.97			130.47			68
69	23.19			92.78			139.18			69
70	24.78			99.12			148.68			70
71	26.98			107.92			161.88			71
72	29.35			117.43			176.14			72
73	31.91			127.64			191.46			73
74	34.63			138.55			207.83			74
75	37.63			150.52			225.78			75
76	40.75			163.02			244.53			76
77	44.14			176.57			264.86			77
78	47.75			191.01			286.51			78
79	51.62			206.50			309.75			79
80	55.71			222.87			334.30			80

† Face Amount is insufficient to require the minimum planned premium.

Solve for Target Premium – Y0

* Guaranteed values are based on the minimum interest rate of 3.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged. TI, LBR, EXT, RES not included in Issue Ages 76+. The Child Term Rider may be added for additional premium of \$0.58 Weekly per \$10,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

8/24/2015

Underwritten by Transamerica Life Insurance Company. Home Office: Cedar Rapids, IA

Issue State: TN Ver: 3.0.0.1643

TransElite HFA - Universal Life Insurance

With Riders: TI

Tobacco

Death Benefit Option: A



Issue Age	\$25,000 Face Amount			\$100,000 Face Amount			\$150,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A†			8.80	0		13.20	0		16
17	N/A†			9.09	0		13.64	0		17
18	N/A†			9.41	0		14.12	0		18
19	N/A†			9.72	0		14.59	0		19
20	N/A†			10.05	0	25,440	15.08	0	38,226	20
21	N/A†			10.65	0		15.97	0		21
22	N/A†			11.00	0		16.50	0		22
23	N/A†			11.38	0		17.07	0		23
24	N/A†			11.79	0		17.68	0		24
25	N/A†			12.18	0	24,567	18.28	0	36,947	25
26	N/A†			12.63	0		18.94	0		26
27	N/A†			13.22	0		19.83	0		27
28	N/A†			13.68	0		20.53	17		28
29	N/A†			14.32	0		21.48	815		29
30	N/A†			14.88	479	23,585	22.32	1,632	35,378	30
31	N/A†			15.68	890		23.53	2,244		31
32	4.08	0		16.31	1,420		24.47	2,970		32
33	4.27	0		17.09	1,880		25.64	3,615		33
34	4.45	0		17.80	2,359		26.70	4,285		34
35	4.63	0	5,504	18.54	2,777	22,057	27.82	4,911	33,137	35
36	4.86	0		19.45	3,171		29.17	5,409		36
37	5.11	0		20.44	3,607		30.66	6,043		37
38	5.36	77		21.43	3,885		32.15	6,432		38
39	5.65	203		22.61	4,214		33.92	6,899		39
40	5.93	318	4,979	23.74	4,509	19,961	35.61	7,287	29,928	40
41	6.22	413		24.91	4,722		37.36	7,574		41
42	6.56	526		26.25	4,944		39.37	7,883		42
43	6.92	605		27.70	5,109		41.55	8,101		43
44	7.29	662		29.17	5,150		43.76	8,144		44
45	7.69	733	4,260	30.76	5,240	17,035	46.14	8,248	25,555	45
46	8.12	780		32.47	5,254		48.71	8,248		46
47	8.57	818		34.28	5,267		51.42	8,236		47
48	9.03	828		36.15	5,199		54.22	8,099		48
49	9.53	846		38.13	5,085		57.19	7,906		49
50	10.09	824	3,342	40.37	4,862	13,377	60.56	7,559	20,074	50
51	10.67	780		42.70	4,558		64.06	7,082		51
52	11.29	731		45.17	4,221		67.75	6,544		52
53	11.93	659		47.72	3,806		71.58	5,902		53
54	12.62	706		50.49	3,872		75.74	5,987		54
55	13.32	728	2,342	53.31	3,860	9,392	79.97	5,948	14,092	55
56	14.13	560		56.52	3,055		84.78	4,720		56
57	15.04	327		60.17	2,019		90.26	3,148		57
58	16.09	171		64.35	1,284		96.53	2,029		58
59	17.26	27		69.06	620		103.60	1,018		59
60	18.50	0	663	74.04	0	2,663	111.06	0	3,994	60
61	19.72	0		78.88	0		118.32	0		61
62	21.04	0		84.16	0		126.24	0		62
63	22.49	0		89.97	0		134.95	0		63
64	24.03	0		96.13	0		144.19	0		64
65	25.66			102.64			153.96			65
66	28.17			112.68			169.02			66
67	30.06			120.24			180.37			67
68	32.08			128.34			192.51			68
69	34.11			136.44			204.66			69
70	36.22			144.89			217.33			70
71	39.12			156.51			234.76			71
72	42.20			168.83			253.24			72
73	45.46			181.85			272.78			73
74	48.85			195.41			293.11			74
75	52.50			210.02			315.03			75
76	56.33			225.33			338.00			76
77	60.38			241.53			362.29			77
78	64.69			258.78			388.17			78
79	69.22			276.91			415.36			79
80	73.84			295.39			443.09			80

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Issue State: TN Ver: 3.0.0.1643

SUMMARY OF BENEFITS

Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLT1100) - Accelerates a portion of the coverage amount if a covered person is first diagnosed with a terminal condition 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 death benefit and other contract values will be reduced accordingly and this rider will terminate.

Child Term Insurance Rider (Rider Form Series CRLCH100) - Allows a covered member or spouse (but not both) to cover all eligible children, age 15 days through age 25, for the selected amount of term insurance. Coverage on each child terminates on that child's 26th birthday or when the parent's coverage ends, whichever is earlier. Upon the termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of coverage under this rider or \$50,000. All children in the family will be insured for the same coverage amount.

LIMITATIONS AND EXCLUSIONS

If a covered member withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for coverage.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

Accelerated Death Benefit for Terminal Condition Rider

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

Child Term Insurance Rider

This rider is only available during the initial enrollment. This rider will terminate on the earliest of:

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the anniversary date on or after the insured child is no longer eligible as a dependent child;
- the anniversary date on or after the last insured child has reached age 26; or
- the date a nonforfeiture option, if any, becomes effective.

Termination of Insurance

Coverage, including all riders, ends on the earliest of the following dates:

- the monthly contract date following the receipt of written request for surrender.
- the maturity date.
- the date of death.
- the date the contract ends, lapses or becomes fully paid-up life insurance, subject to the grace period.
- the date a nonforfeiture option becomes effective.

Portability Option

If a member loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us within 31 days after termination. We will bill the member directly once we receive notification to continue coverage.

Termination of the Group Master Policy

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and coverage of all remaining insureds will end, subject to the Portability Option.