



# WE BELIEVE YOUR FAMILY DESERVES A BETTER TOMORROW

## Trans Select<sup>SM</sup> 10 group term life insurance

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

### If Something Happens to You, Is Your Family Ready for Tomorrow?

There is no way to know what will happen tomorrow, but there is a way to help protect your family against the unexpected. Trans Select<sup>SM</sup> 10 is Transamerica's new term life insurance product to meet life's changes — today and tomorrow.

### Trans Select 10 Helps Provide Financial Support for Your Family in Times of Need

A recent 2013 report shows that one third of American consumers believe they do not have enough life insurance, including fully one quarter of consumers who currently own life insurance. Overall, two thirds of consumers in the U.S. are concerned about money for a comfortable retirement, with young adults more worried about financial risks in general.

Other key findings from the study show:

- Seven percent of consumers consider themselves very likely to purchase life insurance in the next year.
- One third of consumers experienced the death of a relative or close friend in the past 2 years, and is significantly more likely to be concerned about leaving dependents in a difficult financial situation if they were to die than those who didn't have the experience.<sup>1</sup>

With Trans Select 10, you can help secure your family's future if something happens to you or your loved ones.

Buying life insurance is a decision that should not be put off. Prudent financial planning with Transamerica term life insurance can help protect your family's future and give you peace of mind.

### Trans Select 10 Benefits are Easy to Understand

Trans Select 10 premiums are scheduled to remain level for ten years and are guaranteed level for the first five years. **Premiums may increase annually starting in year 6.** You can choose to pay these premiums through the convenience of payroll deduction.

**Guaranteed Issue**

**Guaranteed level rates for the first 5 years**

**Waiver of premium benefit if you are laid-off from work**

**Terminal illness benefit rider**

**Premiums paid through convenience of payroll deduction**

**Renew coverage after initial term without providing medical history**

**Spouse coverage available**

**Child coverage available through age 25**

**You can take it with you if you change employers or retire**

## How much life insurance do you need?

The amount of term life insurance you need will depend on your specific situation. One way to decide how much insurance you should buy is to consider the financial needs of your family if you were to pass away prematurely.

Here are some other factors to consider:

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What are your current earnings and other income sources, such as 401(k), savings and investments?

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How many people depend on you financially, including your immediate family, parents and other dependents?

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Does your spouse work, and what is his or her earning capacity now and in the future?

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Can your family depend on Social Security earnings after your death?

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Do you have debt or any special financial needs, such as a mortgage, or your children's future educational needs?

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## Riders included with Base Coverage

- **Accelerated Death Benefit for Terminal Illness (Not Available in MA)** — We will pay a portion of the life insurance death benefit up to \$100,000 maximum if the insured is diagnosed with a terminal illness, and still provide a benefit to the designated beneficiary.
- **Waiver of Premium Due to Layoff or Strike Rider (Not Available in CT, MA, MD, NJ, PR or TN)** — Premiums will be waived up to 6 months if the owner is on strike or is involuntarily laid off.
- **Children's Term Rider (employee elected)**

## Coverage Information and Issue Ages

### Conversion

The owner of the term insurance may elect to convert the base coverage to whole life insurance within 31 days of termination under the policy.

### Issue Ages

Employees	10 year term	16 – 75
Spouses	10 year term	16 – 65
Child(ren)	Child term insurance rider	dependents age 15 days through age 25

### 10 Year Term Period

At the end of each term, the coverage will automatically renew unless cancelled by the owner. The new premium rate, based on the attained age of the insured and the death benefit, will be presented. The premium change will occur on the group renewal date. Subsequent term periods are 10 years or until the expiration date, if earlier.

This is a brief summary of Trans Select<sup>SM</sup> 10 Group Term Life Insurance underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa. Policy form series CPVTL200 and CCVTL200; Rider form series CRTIVT00, CRWPL200 and CRCHL200.

Forms and form numbers may vary. Coverage 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 [www.tebcs.com](http://www.tebcs.com).**

# PRODUCT DETAILS

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

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

## Trans Select 10 Group Term Life Insurance

### Plan 1 Weekly Non-Tobacco Rates

Includes: Terminal Illness Rider and Child Term Rider

Issue Age	\$50,000 Face Amount	\$100,000 Face Amount	\$150,000 Face Amount
16	\$1.77	\$3.53	\$5.30
17	\$1.77	\$3.53	\$5.30
18	\$1.77	\$3.53	\$5.30
19	\$1.77	\$3.53	\$5.30
20	\$1.77	\$3.53	\$5.30
21	\$1.77	\$3.53	\$5.30
22	\$1.79	\$3.59	\$5.39
23	\$1.79	\$3.59	\$5.39
24	\$1.82	\$3.65	\$5.48
25	\$1.82	\$3.65	\$5.48
26	\$1.86	\$3.73	\$5.59
27	\$1.93	\$3.86	\$5.79
28	\$1.97	\$3.94	\$5.91
29	\$2.01	\$4.03	\$6.05
30	\$2.04	\$4.09	\$6.14
31	\$2.09	\$4.19	\$6.28
32	\$2.12	\$4.25	\$6.37
33	\$2.16	\$4.32	\$6.49
34	\$2.26	\$4.53	\$6.80
35	\$2.40	\$4.80	\$7.21
36	\$2.55	\$5.11	\$7.67
37	\$2.79	\$5.59	\$8.39
38	\$2.90	\$5.80	\$8.71
39	\$3.11	\$6.23	\$9.34
40	\$3.30	\$6.61	\$9.92
41	\$3.53	\$7.07	\$10.61
42	\$3.76	\$7.53	\$11.30
43	\$4.01	\$8.01	\$12.03
44	\$4.37	\$8.75	\$13.12
45	\$4.70	\$9.40	\$14.10
46	\$5.02	\$10.05	\$15.08
47	\$5.35	\$10.71	\$16.06
48	\$5.73	\$11.46	\$17.19
49	\$6.13	\$12.27	\$18.40
50	\$6.51	\$13.02	\$19.53

Issue Age	\$50,000 Face Amount	\$100,000 Face Amount	\$150,000 Face Amount
51	\$6.87	\$13.74	\$20.62
52	\$7.18	\$14.36	\$21.54
53	\$7.55	\$15.11	\$22.67
54	\$7.92	\$15.84	\$23.76
55	\$8.57	\$17.15	\$25.73
56	\$9.39	\$18.78	\$28.18
57	\$10.06	\$20.13	\$30.20
58	\$10.85	\$21.71	\$32.56
59	\$11.64	\$23.28	\$34.93
60	\$12.57	\$25.15	\$37.73
61	\$13.60	\$27.21	\$40.81
62	\$14.62	\$29.25	\$43.87
63	\$15.65	\$31.30	\$46.96
64	\$16.78	\$33.57	\$50.36
65	\$18.67	\$37.34	\$56.01
66	\$20.59	\$41.19	\$61.78
67	\$22.47	\$44.94	\$67.41
68	\$24.41	\$48.82	\$73.24
69	\$29.06	\$58.13	\$87.20
70	\$42.49	\$84.98	\$127.47
71	\$51.63	\$103.26	\$154.90
72	\$58.44	\$116.88	\$175.32
73	\$67.21	\$134.42	\$201.63
74	\$76.60	\$153.21	\$229.81
75	\$86.96	\$173.92	\$260.88

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

**Child Term Rider may be added for \$0.29 Weekly per \$5,000**

Issue State: Tennessee  
Rate generation date: August 21, 2015

## Trans Select 10 Group Term Life Insurance

### Plan 1 Weekly Tobacco Rates

Includes: Terminal Illness Rider and Child Term Rider

Issue Age	\$50,000 Face Amount	\$100,000 Face Amount	\$150,000 Face Amount	Issue Age	\$50,000 Face Amount	\$100,000 Face Amount	\$150,000 Face Amount
16	\$2.61	\$5.23	\$7.84	51	\$13.45	\$26.90	\$40.35
17	\$2.61	\$5.23	\$7.84	52	\$14.34	\$28.69	\$43.03
18	\$2.61	\$5.23	\$7.84	53	\$15.42	\$30.84	\$46.26
19	\$2.61	\$5.23	\$7.84	54	\$16.88	\$33.76	\$50.65
20	\$2.61	\$5.23	\$7.84	55	\$18.53	\$37.07	\$55.61
21	\$2.61	\$5.23	\$7.84	56	\$19.53	\$39.05	\$58.58
22	\$2.63	\$5.26	\$7.90	57	\$21.46	\$42.92	\$64.38
23	\$2.63	\$5.26	\$7.90	58	\$23.46	\$46.92	\$70.38
24	\$2.65	\$5.30	\$7.96	59	\$25.11	\$50.23	\$75.34
25	\$2.65	\$5.30	\$7.96	60	\$27.40	\$54.80	\$82.21
26	\$2.67	\$5.34	\$8.01	61	\$28.86	\$57.73	\$86.59
27	\$2.83	\$5.67	\$8.51	62	\$30.91	\$61.82	\$92.74
28	\$2.88	\$5.76	\$8.65	63	\$33.76	\$67.53	\$101.30
29	\$3.03	\$6.05	\$9.08	64	\$36.97	\$73.94	\$110.91
30	\$3.13	\$6.27	\$9.40	65	\$40.94	\$81.88	\$122.82
31	\$3.20	\$6.40	\$9.60	66	\$45.59	\$91.19	\$136.78
32	\$3.26	\$6.51	\$9.78	67	\$50.49	\$100.98	\$151.47
33	\$3.38	\$6.76	\$10.15	68	\$54.65	\$109.30	\$163.96
34	\$3.54	\$7.09	\$10.64	69	\$59.33	\$118.67	\$178.01
35	\$3.76	\$7.53	\$11.30	70	\$69.03	\$138.07	\$207.11
36	\$4.10	\$8.21	\$12.31	71	\$77.54	\$155.09	\$232.64
37	\$4.42	\$8.84	\$13.26	72	\$86.25	\$172.51	\$258.78
38	\$4.77	\$9.55	\$14.33	73	\$98.71	\$197.42	\$296.13
39	\$5.29	\$10.59	\$15.89	74	\$112.40	\$224.80	\$337.21
40	\$5.85	\$11.71	\$17.56	75	\$125.58	\$251.17	\$376.76
41	\$6.47	\$12.94	\$19.41				
42	\$6.98	\$13.96	\$20.94				
43	\$7.55	\$15.11	\$22.67				
44	\$8.13	\$16.26	\$24.40				
45	\$8.70	\$17.40	\$26.10				
46	\$9.29	\$18.59	\$27.89				
47	\$10.20	\$20.40	\$30.60				
48	\$11.00	\$21.99	\$33.00				
49	\$11.76	\$23.52	\$35.28				
50	\$12.57	\$25.15	\$37.73				

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

**Child Term Rider may be added for \$0.29 Weekly per \$5,000**

Issue State: Tennessee  
Rate generation date: August 21, 2015

## SUMMARY OF BENEFITS

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**Accelerated Death Benefit for Terminal Illness Rider** ((Rider Form Series CRTIVT00) -) - If included in plan, accelerates a portion of the death benefit if a covered 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 death benefit and this rider will terminate.

**Child Term Insurance Rider** ((Rider Form Series CRCHL200) -) - If included in plan, allows a covered member or spouse (but not both) to cover all eligible children 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.

## LIMITATIONS AND EXCLUSIONS

We will not pay benefits if a covered person dies by suicide, while sane or insane, within the first two years of coverage. 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

Member coverage will terminate on the earliest of:

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

Dependent coverage will terminate on the earliest of:

- The date the member's coverage 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 coverage;
- The date the member sends us a written notice to cancel dependent coverage.

### Portability Option

If an 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. We will bill the member directly once we receive notification to continue coverage.

### Conversion Option

A covered person can convert his or her coverage 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 covered 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 covered person dies within the 31-day conversion period, benefits will be paid as if coverage 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.