

# INSURANCE THAT HAS THEIR BACK

**TRANS\$URE<sup>SM</sup>**  
**WHOLE LIFE INSURANCE**

*Trans\$ure* is whole life insurance, underwritten by Transamerica Life Insurance Company.

When John, owner of a growing graphic design business, reviews his company's benefits package before a new hiring wave, he sees whole life insurance is an easy choice. He knows job candidates will appreciate an additional life insurance option with a simple guaranteed 4% interest rate on the cash value and a reduced paid-up death benefit offered after the later of 16 years or age 65.

## OFFER EMPLOYEES A SENSE OF FINANCIAL SECURITY

*Trans\$ure* is interest-sensitive whole life insurance designed to help provide financial protection for employees' loved ones in case the employee passes away early. It can be used for final expenses, college tuition, living expenses, or as an inheritance for beneficiaries. The policy also provides interest-earning cash value (with a guaranteed minimum 4% interest rate) that can be borrowed against while alive.<sup>1</sup>

According to a LIMRA study, "More than a quarter (28 percent) of all households would feel adverse financial impacts within one month if a primary wage earner died."<sup>2</sup> *Trans\$ure* offers the employer the ability to let employees choose a \$5,000 to \$500,000 benefit with no physical exams or blood tests.<sup>3</sup>

## HOW IT WORKS

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



Visit:  
[transamerica.com](https://transamerica.com)



Customer Service:  
800-851-7555 option 4

<sup>1</sup>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.

<sup>2</sup>2020 Insurance Barometer Study," LIMRA, 2020

<sup>3</sup>Acceptance based on answers to questions on the application for insurance.







## ATTRACT AND KEEP EMPLOYEES WITH GREAT BENEFITS

Offering whole life insurance to employees is a great supplement to term life insurance because it helps protect for an entire lifetime — even after retiring or leaving the company. To employees, *Trans\$ure*<sup>SM</sup> is an enticing added benefit which means it can help companies recruit and retain top talent.

## CHOOSE A COMPANY YOU CAN TRUST

In today's financial environment, working with a reliable company with a heritage of over 100 years of helping families is a smart way to do business. Employers can trust Transamerica to be there when employees need us most.

We provide customizable options so you can offer insurance that fits your plans and your employees' needs. Easy enrollment and payroll deduction options make integration with your human resources department convenient and hassle-free.

More employers are choosing supplemental insurance from one of the broadest portfolios of voluntary benefits available, all from Transamerica Employee Benefits.

## RIDERS (ADDITIONAL BENEFITS) INCLUDED WITH BASE POLICY

- Waiver of Premium Due to Layoff Rider<sup>4</sup>
- Accelerated Death Benefit for Terminal Illness Rider<sup>5</sup>

## DESIGN INSURANCE TO FIT YOUR WORKFORCE WITH OPTIONAL RIDERS

You know your workforce best, and *Trans\$ure* gives you the freedom to make the choices that will fit your company. You can decide what additional benefits (also called "riders") to include for all employees and what optional benefits employees can choose to purchase for themselves. Optional riders include:

- Level Term Insurance Rider — also available for spouse and child(ren)
- Waiver of Premium Benefit Rider
- Accelerated Death Benefit for Chronic Condition Rider\*
- Extension of Benefit Rider\*
- Accelerated Death Benefit for Critical Care Condition Rider\*

## ELIGIBILITY

- Employee, ages 16 through 70 (\$5,000 – \$500,000 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)
- Children under Optional Child Term Rider, ages 15 days through 25 (\$10,000 benefit; employee participation required)

\* Not all optional riders are available in all states. Ask your agent for full details.

<sup>4</sup>Not available in Connecticut, Massachusetts, Minnesota, New Jersey, Virginia, or Vermont.

<sup>5</sup>Not available in California or Massachusetts.

Be sure to ask your agent for a *Trans\$ure*<sup>SM</sup> proposal to see rate information, which is based on age and tobacco use.

This is a brief summary of *Trans\$ure* Whole Life Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPWL0100 and CCWL0100. Rider form series CRABTI00, CRULWT00, CRLLT300, CRLEXV00, 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.

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

## MONTHLY PREMIUM \$25,000 Child Coverage

AGE	POLICY	POLICY WITH						BASE POLICY WITH WMD +		
		WMD	25% CCR	WMD + 25% CCR	50% CCR	75% CCR	100% CCR	50% CCR	75% CCR	100% CCR
0	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
1	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
2	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
3	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
4	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
5	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
6	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
7	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
8	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
9	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
10	13.02	14.19	13.75	14.94	14.35	14.90	15.67	15.56	16.13	16.92
11	13.44	14.61	14.17	15.36	14.77	15.32	16.09	15.98	16.55	17.34
12	13.85	15.02	14.58	15.77	15.18	15.73	16.50	16.39	16.96	17.75
13	14.29	15.46	15.08	16.27	15.69	16.27	17.04	16.90	17.50	18.31
14	14.73	15.90	15.56	16.75	16.19	16.79	17.61	17.40	18.02	18.88
15	15.19	16.36	16.09	17.30	16.73	17.38	18.21	17.96	18.63	19.48
16	15.71	16.88	16.64	17.83	17.31	17.99	18.86	18.52	19.22	20.11
17	16.25	17.42	17.22	18.41	17.92	18.63	19.52	19.13	19.86	20.79
18	16.81	17.98	17.82	19.01	18.54	19.28	20.21	19.75	20.53	21.48
19	17.40	18.57	18.45	19.66	19.19	19.96	20.92	20.42	21.21	22.19
20	18.00	19.17	19.08	20.29	19.85	20.66	21.65	21.08	21.91	22.92
21	18.65	19.82	19.77	20.98	20.57	21.40	22.42	21.80	22.65	23.72
22	19.31	20.48	20.47	21.68	21.31	22.15	23.21	22.54	23.40	24.51
23	20.00	21.17	21.20	22.41	22.04	22.94	24.02	23.27	24.21	25.34
24	20.73	21.90	21.96	23.17	22.83	23.76	24.88	24.06	25.03	26.20

Base Policy includes Waiver of Premium for Layoff and Accelerated Death Benefit for Terminal Illness Riders  
 CCR - Critical Care Condition Rider  
 WMD - Waiver of Month Deductions for Total Disability Rider

# TransSure - Interest Sensitive Whole Life Insurance Illustration

Non-Tobacco



With Riders: TI, WPLF

## \$25,000 Face Amount

### Guaranteed Assumptions

Issue Age	Monthly Premium	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	Issue Age
16	N/A†					16
17	N/A†					17
18	N/A†					18
19	N/A†					19
20	N/A†					20
21	N/A†					21
22	N/A†					22
23	N/A†					23
24	N/A†					24
25	N/A†					25
26	N/A†					26
27	17.69	1,244	3,668	10,116	16,562	27
28	18.36	1,308	3,836	10,031	16,514	28
29	19.11	1,384	4,011	9,942	16,463	29
30	19.86	1,462	4,192	9,846	16,409	30
31	20.65	1,542	4,379	9,745	16,351	31
32	21.48	1,624	4,571	9,637	16,290	32
33	22.38	1,708	4,769	9,524	16,226	33
34	23.32	1,795	4,972	9,404	16,158	34
35	24.30	1,884	5,180	9,277	16,086	35
36	25.34	1,975	5,391	9,142	16,009	36
37	26.42	2,068	5,607	9,000	15,929	37
38	27.59	2,166	5,828	8,850	15,844	38
39	28.78	2,269	6,057	8,692	15,754	39
40	30.05	2,376	6,291	8,524	15,659	40
41	31.38	2,487	6,532	8,346	15,558	41
42	32.82	2,603	6,776	8,158	15,451	42
43	34.28	2,723	7,023	7,959	15,339	43
44	35.86	2,848	7,273	7,749	15,220	44
45	37.48	2,975	7,527	7,527	15,094	45
46	39.21	3,104	7,786	7,293	14,961	46
47	41.07	3,237	8,051	7,045	14,820	47
48	43.48	3,372	8,323	6,782	14,671	48
49	46.13	3,511	8,601	6,500	14,512	49
50	48.92	3,654	8,886	6,201	14,342	50
51	51.92	3,798	9,177	5,881	14,160	51
52	55.11	3,944	9,471	5,541	13,968	52
53	58.50	4,090	9,767	5,179	13,763	53
54	62.15	4,237	10,065	4,794	13,544	54
55	66.03	4,387	10,367	4,387	13,313	55
56	69.90	4,540	10,676	3,954	13,068	56
57	74.07	4,699	10,988	3,494	12,807	57
58	78.50	4,864	11,300	3,003	12,529	58
59	83.34	5,035	11,609	2,477	12,231	59
60	88.53	5,212	11,911	1,914	11,911	60
61	94.21	5,395	12,206	1,311	11,570	61
62	100.34	5,583	12,490	668	11,205	62
63	106.92	5,774	12,769	0	10,817	63
64	113.94	5,969	13,041	0	10,403	64
65	121.53	6,189	13,315		9,976	65
66	130.05	6,447	13,597		9,545	66
67	139.25	6,709	13,863		9,084	67
68	149.25	6,971	14,107		8,587	68
69	160.17	7,226	14,330		8,051	69
70	172.03	7,472	14,534		7,472	70

† The requested face amount results in a premium less than \$4.00 per week.

Solve for Target Premium – A100

\* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%. Issue Ages 56+ do not include the WPLF Rider. The Child Term Rider may be added for additional premium of \$1.25 Monthly per \$5,000.

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9/25/2020

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

Issue State: GA Ver: 4.14.2020.54

# TransSure - Interest Sensitive Whole Life Insurance Illustration

Tobacco



With Riders: TI, WPLF

## \$25,000 Face Amount

### Guaranteed Assumptions

Issue Age	Monthly Premium	Cash Value at Year 10*	Cash Value at Year 20*	Cash Value at Age 65*	Cash Value at Age 80*	Issue Age
16	N/A†					16
17	N/A†					17
18	N/A†					18
19	17.34	1,030	3,180	11,940	17,597	19
20	18.05	1,084	3,327	11,871	17,559	20
21	18.73	1,143	3,480	11,800	17,518	21
22	19.48	1,207	3,639	11,726	17,476	22
23	20.25	1,274	3,802	11,648	17,432	23
24	21.11	1,346	3,969	11,566	17,386	24
25	21.98	1,423	4,140	11,481	17,337	25
26	22.96	1,504	4,315	11,391	17,286	26
27	24.03	1,589	4,495	11,298	17,233	27
28	25.05	1,678	4,681	11,199	17,177	28
29	26.17	1,768	4,873	11,094	17,118	29
30	27.38	1,862	5,071	10,983	17,055	30
31	28.69	1,956	5,274	10,865	16,988	31
32	30.03	2,052	5,480	10,740	16,917	32
33	31.40	2,149	5,688	10,607	16,842	33
34	32.94	2,247	5,898	10,466	16,762	34
35	34.50	2,344	6,108	10,317	16,678	35
36	36.17	2,442	6,316	10,159	16,588	36
37	37.92	2,541	6,525	9,992	16,493	37
38	39.73	2,644	6,737	9,815	16,393	38
39	41.75	2,751	6,953	9,628	16,287	39
40	43.75	2,863	7,173	9,430	16,175	40
41	45.90	2,979	7,395	9,221	16,056	41
42	48.13	3,097	7,615	8,999	15,931	42
43	50.44	3,218	7,832	8,766	15,798	43
44	52.92	3,340	8,047	8,520	15,659	44
45	55.50	3,462	8,261	8,261	15,512	45
46	58.69	3,584	8,477	7,989	15,358	46
47	62.13	3,704	8,697	7,701	15,195	47
48	65.69	3,825	8,920	7,395	15,021	48
49	69.55	3,947	9,149	7,068	14,836	49
50	73.63	4,069	9,384	6,719	14,638	50
51	77.94	4,189	9,624	6,348	14,428	51
52	82.50	4,305	9,865	5,953	14,204	52
53	87.34	4,416	10,107	5,535	13,967	53
54	92.55	4,523	10,352	5,094	13,717	54
55	97.96	4,629	10,604	4,629	13,454	55
56	103.30	4,738	10,861	4,140	13,176	56
57	109.07	4,853	11,123	3,623	12,883	57
58	115.19	4,973	11,383	3,073	12,572	58
59	121.75	5,099	11,637	2,486	12,239	59
60	128.80	5,232	11,883	1,858	11,883	60
61	136.50	5,421	12,150	1,249	11,538	61
62	144.71	5,620	12,409	611	11,176	62
63	153.44	5,827	12,663	0	10,796	63
64	162.73	6,044	12,914	0	10,398	64
65	172.50	6,272	13,156		9,980	65
66	183.55	6,508	13,384		9,536	66
67	195.30	6,746	13,590		9,062	67
68	208.11	6,982	13,765		8,554	68
69	221.96	7,206	13,909		8,007	69
70	236.98	7,416	14,027		7,416	70

† The requested face amount results in a premium less than \$4.00 per week.

Solve for Target Premium – A100

\* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%. Issue Ages 56+ do not include the WPLF Rider. The Child Term Rider may be added for additional premium of \$1.25 Monthly per \$5,000.

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Issue State: GA Ver: 4.14.2020.54



# TransSure - Interest Sensitive Whole Life Insurance

## Illustration Non-Tobacco



With Riders: TI, WPLF

### FACE AMOUNTS

Issue Age	FACE AMOUNTS				Issue Age
	\$25,000	\$50,000	\$75,000	\$100,000	
Issue Age	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Issue Age
16	N/A†	23.92	35.88	47.84	16
17	N/A†	24.75	37.13	49.50	17
18	N/A†	25.59	38.38	51.17	18
19	N/A†	26.50	39.75	53.00	19
20	N/A†	27.42	41.13	54.84	20
21	N/A†	28.42	42.63	56.84	21
22	N/A†	29.46	44.19	58.92	22
23	N/A†	30.55	45.82	61.09	23
24	N/A†	31.67	47.50	63.34	24
25	N/A†	32.84	49.25	65.67	25
26	N/A†	34.09	51.13	68.17	26
27	17.69	35.38	53.07	70.75	27
28	18.36	36.71	55.07	73.42	28
29	19.11	38.21	57.32	76.42	29
30	19.86	39.71	59.57	79.42	30
31	20.65	41.30	61.94	82.59	31
32	21.48	42.96	64.44	85.92	32
33	22.38	44.75	67.13	89.50	33
34	23.32	46.63	69.94	93.25	34
35	24.30	48.59	72.88	97.17	35
36	25.34	50.67	76.00	101.34	36
37	26.42	52.84	79.25	105.67	37
38	27.59	55.17	82.75	110.34	38
39	28.78	57.55	86.32	115.09	39
40	30.05	60.09	90.13	120.17	40
41	31.38	62.75	94.13	125.50	41
42	32.82	65.63	98.44	131.25	42
43	34.28	68.55	102.82	137.09	43
44	35.86	71.71	107.57	143.42	44
45	37.48	74.96	112.44	149.92	45
46	39.21	78.42	117.63	156.84	46
47	41.07	82.13	123.19	164.25	47
48	43.48	86.96	130.44	173.92	48
49	46.13	92.25	138.38	184.50	49
50	48.92	97.84	146.75	195.67	50
51	51.92	103.84	155.75	207.67	51
52	55.11	110.21	165.32	220.42	52
53	58.50	117.00	175.50	234.00	53
54	62.15	124.30	186.44	248.59	54
55	66.03	132.05	198.07	264.09	55
56	69.90	139.80	209.69	279.59	56
57	74.07	148.13	222.19	296.25	57
58	78.50	157.00	235.50	314.00	58
59	83.34	166.67	250.00	333.34	59
60	88.53	177.05	265.57	354.09	60
61	94.21	188.42	282.63	376.84	61
62	100.34	200.67	301.00	401.34	62
63	106.92	213.84	320.75	427.67	63
64	113.94	227.88	341.82	455.75	64
65	121.53	243.05	364.57	486.09	65
66	130.05	260.09	390.13	520.17	66
67	139.25	278.50	417.75	557.00	67
68	149.25	298.50	447.75	597.00	68
69	160.17	320.34	480.50	640.67	69
70	172.03	344.05	516.07	688.09	70

Solve for Target Premium – A100

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# TransSure - Interest Sensitive Whole Life Insurance Illustration

Tobacco



With Riders: TI, WPLF

Issue Age	Monthly Premium	\$50,000 Face Amount	\$75,000 Face Amount	\$100,000 Face Amount	Issue Age		
		Guaranteed Cash Value at Age 65*	Monthly Premium	Guaranteed Cash Value at Age 65*		Monthly Premium	Guaranteed Cash Value at Age 65*
16	32.13	24,260	48.19	36,390	64.25	48,520	16
17	32.75	24,137	49.13	36,205	65.50	48,273	17
18	33.42	24,010	50.13	36,015	66.84	48,020	18
19	34.67	23,879	52.00	35,819	69.34	47,758	19
20	36.09	23,743	54.13	35,614	72.17	47,485	20
21	37.46	23,601	56.19	35,401	74.92	47,201	21
22	38.96	23,452	58.44	35,177	77.92	46,903	22
23	40.50	23,296	60.75	34,943	81.00	46,591	23
24	42.21	23,132	63.32	34,698	84.42	46,264	24
25	43.96	22,962	65.94	34,442	87.92	45,923	25
26	45.92	22,783	68.88	34,174	91.84	45,565	26
27	48.05	22,595	72.07	33,893	96.09	45,190	27
28	50.09	22,398	75.13	33,597	100.17	44,796	28
29	52.34	22,189	78.50	33,283	104.67	44,377	29
30	54.75	21,967	82.13	32,950	109.50	43,933	30
31	57.38	21,731	86.07	32,596	114.75	43,461	31
32	60.05	21,480	90.07	32,220	120.09	42,960	32
33	62.80	21,214	94.19	31,821	125.59	42,428	33
34	65.88	20,933	98.82	31,399	131.75	41,865	34
35	69.00	20,635	103.50	30,952	138.00	41,269	35
36	72.34	20,319	108.50	30,478	144.67	40,637	36
37	75.84	19,984	113.75	29,976	151.67	39,968	37
38	79.46	19,631	119.19	29,446	158.92	39,261	38
39	83.50	19,257	125.25	28,885	167.00	38,513	39
40	87.50	18,860	131.25	28,290	175.00	37,720	40
41	91.80	18,442	137.69	27,662	183.59	36,883	41
42	96.25	17,999	144.38	26,998	192.50	35,997	42
43	100.88	17,532	151.32	26,297	201.75	35,063	43
44	105.84	17,040	158.75	25,560	211.67	34,080	44
45	111.00	16,523	166.50	24,784	222.00	33,045	45
46	117.38	15,978	176.07	23,966	234.75	31,955	46
47	124.25	15,401	186.38	23,102	248.50	30,802	47
48	131.38	14,790	197.07	22,184	262.75	29,579	48
49	139.09	14,136	208.63	21,203	278.17	28,271	49
50	147.25	13,438	220.88	20,157	294.50	26,876	50
51	155.88	12,695	233.82	19,043	311.75	25,390	51
52	165.00	11,906	247.50	17,859	330.00	23,812	52
53	174.67	11,071	262.00	16,606	349.34	22,141	53
54	185.09	10,188	277.63	15,282	370.17	20,376	54
55	195.92	9,259	293.88	13,888	391.84	18,517	55
56	206.59	8,279	309.88	12,419	413.17	16,558	56
57	218.13	7,246	327.19	10,868	436.25	14,491	57
58	230.38	6,147	345.57	9,220	460.75	12,293	58
59	243.50	4,972	365.25	7,457	487.00	9,943	59
60	257.59	3,717	386.38	5,575	515.17	7,433	60
61	273.00	2,498	409.50	3,747	546.00	4,996	61
62	289.42	1,221	434.13	1,832	578.84	2,442	62
63	306.88	0	460.32	0	613.75	0	63
64	325.46	0	488.19	0	650.92	0	64
65	345.00		517.50		690.00		65
66	367.09		550.63		734.17		66
67	390.59		585.88		781.17		67
68	416.21		624.32		832.42		68
69	443.92		665.88		887.84		69
70	473.96		710.94		947.92		70

Solve for Target Premium – A100

\* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%. Issue Ages 56+ do not include the WPLF Rider. The Child Term Rider may be added for additional premium of \$1.25 Monthly per \$5,000.

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

9/25/2020

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

Issue State: GA Ver:4.14.2020.54

