

# 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 CCWLO100. Rider form series CRABT100, CRULWT00, CRLLT300, CRLEXV00, CRABCC00, CRADD200, CRISLT00, CRWPL100, CRWP0100 and CRHILO0. 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).**