



**WE BELIEVE YOUR FAMILY
DESERVES A BETTER TOMORROW**

Trans SelectSM 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 SelectSM 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. ¹

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 twenty 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:

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

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

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

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

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

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 \$150,000 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

Primary	10 year term	18 – 75
Spouses	10 year term	18 – 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.



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This is a brief summary of Trans SelectSM 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