



DON'T FEAR THE UNEXPECTED.

PLAN FOR IT.

TRANSELITE® UNIVERSAL LIFE INSURANCE

**UNDERWRITTEN BY TRANSAMERICA
LIFE INSURANCE COMPANY**

Andrea works hard to provide her family with the quality of life they enjoy. Throughout her busy day, she doesn't want to worry about what might happen to her young son if a chronic illness, injury, or worse strikes.

She signed up for *TransElite*® universal life insurance to make sure a plan is in place for her family.

We understand that your health can impact your wealth and vice versa. Our *TransElite* universal life insurance not only offers a death benefit, but may have riders that include an accelerated living benefit that can be used in the event of a chronic injury, illness, or need for care expenses. Plus it's fully portable if you leave the company.



**\$7,000-
\$10,000**

is the cost of the average funeral in the U.S.²

\$7,200

family caregivers spend a year on out-of-pocket costs.³

HIGHLIGHTS

- Guaranteed issue
- No physical exams or blood tests¹
- Locked-in issue age rates
- Accelerated Death Benefit for Chronic Condition Rider
- Guaranteed death benefit
- Portable if you should leave your employer
- Up to 50 months of care coverage



TRANSAMERICA®

HELP PROTECT THOSE WHO DEPEND ON YOU

Transamerica has been helping to protect families for over 100 years. We offer the knowledge, stability, and commitment to providing financial protection from the unexpected.

Underwritten by Transamerica Life Insurance Company, *TransElite*[®] is designed to help families in today's current climate of high healthcare costs, provide coverage in the event of death, and include cash value that can be borrowed from.⁴ You can adjust the death benefit amount at any time to meet your changing personal financial situation.

CHRONIC CONDITION RIDER AND EXTENSION OF BENEFITS⁵ (EXT) RIDER

- The Chronic Condition Rider and Extension of Benefits Rider (EXT) offer an accelerated life insurance benefit if you need assistance with at least two out of the six Activities of Daily Living (ADLs)
- After a 90-day waiting period, the Chronic Condition Rider provides a 4%/month benefit (4% of your policy value) up to 25 months. The EXT pays an additional 4% monthly benefit (4% of your policy value) for up to an additional 25 months (starting in month 26). With the Chronic Condition Rider and EXT, the insured can receive up to 50 months of coverage.
- The Chronic Condition Rider benefit can be used to help cover anything from medical bills to special treatments, or professional facility care
- The insured has potential access to up to 225% of the life insurance face amount with the Chronic Condition Rider, extension, and 25% restoration of the policy value

See policy for explanation of additional riders.

Let us help protect you.

 **Visit:** transamerica.com

 **Customer Service:** 888-763-7474

¹ Acceptance based on answers to questions on the application for insurance.

² "Funeral Costs: How Much Does an Average Funeral Cost?" Parting, September 2021

³ "Family Caregivers Spend More Than \$7,200 a Year on Out-of-Pocket Costs," AARP, June 2021

⁴ Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

⁵ Not available in all states.

This is a brief summary of *TransElite*[®] Universal Life Insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy form series CPGUL300 and CCGUL300. 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.

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