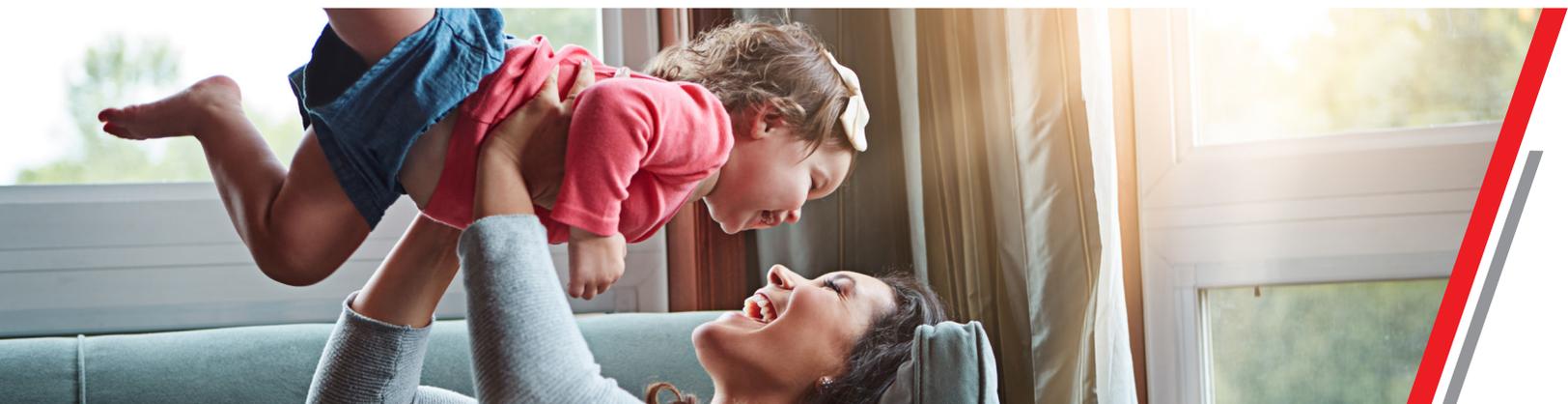


TRANSAMERICA UNIVERSAL LIFE INSURANCESM

UNDERWRITTEN BY TRANSAMERICA LIFE INSURANCE COMPANY



DON'T FEAR THE UNEXPECTED. PREPARE FOR IT.

*Transamerica Universal Life Insurance*SM is a type of permanent¹ life insurance that can cover you for the duration of your life, as long as premiums are paid. It also builds cash value in case of an emergency or borrowed² against if needed.

We understand that your health can impact your finances and vice versa. That's why our universal life insurance also includes an Accelerated Death Benefit for Chronic Condition Rider that can be used if diagnosed with a chronic condition to help pay for any expenses you may have, such as costs for an assisted living facility, family caregivers, or household bills, and it doesn't require institutionalization or that the chronic condition be permanent.³

HIGHLIGHTS

- No physical exams or blood tests⁴
- Premiums won't increase due to your age
- Flexibility to adjust premiums up (to build more cash value) or down (if money is tight)
- Take it with you if you leave your job or retire
- Up to 25 months of benefits payment with the Accelerated Death Benefit for Chronic Condition Rider
- Up to an additional 25 months (for a total of 50 months) of benefits payments with the Extension of Benefits Rider
- Restoration Rider that can restore the death benefit up to 100%

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

is the cost of the average funeral in North America.⁵

\$7,200

family caregivers spend a year on out-of-pocket costs.⁶



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CHRONIC CONDITION, EXTENSION OF BENEFITS, AND RESTORATION RIDERS

- The Chronic Condition Rider offers an accelerated life insurance benefit if the insured needs assistance with at least two of the six Activities of Daily Living (ADLs) for longer than 90 days.⁷ ADLs include bathing, dressing, toileting, transferring (ex: ability to get in or out of a chair or bed), continence, or eating.
- If the insured still needs an accelerated death benefit after the first 25 months of payments, the Extension of Benefits Rider will extend the accelerated death benefit by an amount equal to 4% of the rider face amount on a month-to-month basis (provided the insured continues to meet the requirements) for up to an additional 25 months.
- The Restoration Rider works with the Chronic Condition and Extension of Benefits Riders to help protect your death benefit amount, which can also be referred to as the insurance face amount.
- With the Restoration Rider, each month you receive a benefit payment, up to 100% of your death benefit will be restored. This means any benefit payment you receive while alive does not negatively impact the value of the death benefit for your beneficiaries at the time of your death.
- No restrictions on how the benefit payment can be used.⁸ No required proof of facility care or at home nursing care. It can even be used to help pay for care provided by family and friends.

HELP PROTECT THOSE WHO DEPEND ON YOU

Transamerica's employee benefits have been helping to protect families for 90 years. We offer the knowledge, stability, and commitment to providing financial protection from the unexpected.

You work hard to provide your family with the quality of life they enjoy. Prepare to help offset the financial costs loved ones may face if the unexpected happens.

See policy for explanation of additional riders.

Let us help protect you and your family.

 **Visit:** transamerica.com

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

¹It is important to note that the insurance could lapse prior to the maturity date based on the planned periodic premiums, guaranteed interest rate, and guaranteed cost of insurance charges, or for nonpayment of premium.

²Loans, 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.

³Requirements may vary by state. Refer to the rider for details.

⁴Acceptance based on answers to questions on the application for insurance.

⁵"Funeral Costs: How Much Does an Average Funeral Cost?" Parting.com, September 2022

⁶"Family Caregivers Spend More Than \$7200 a Year on Out-of-Pocket Costs." AARP, June 2021

⁷Duration may vary by state. Refer to the rider for details.

⁸Restrictions may vary by state. Refer to the rider for details.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at: tebcs.com.

This is a brief summary of *Transamerica Universal Life Insurance*SM UL10 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy form series TMUL1000-0421 and TCUL1000-0421. 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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