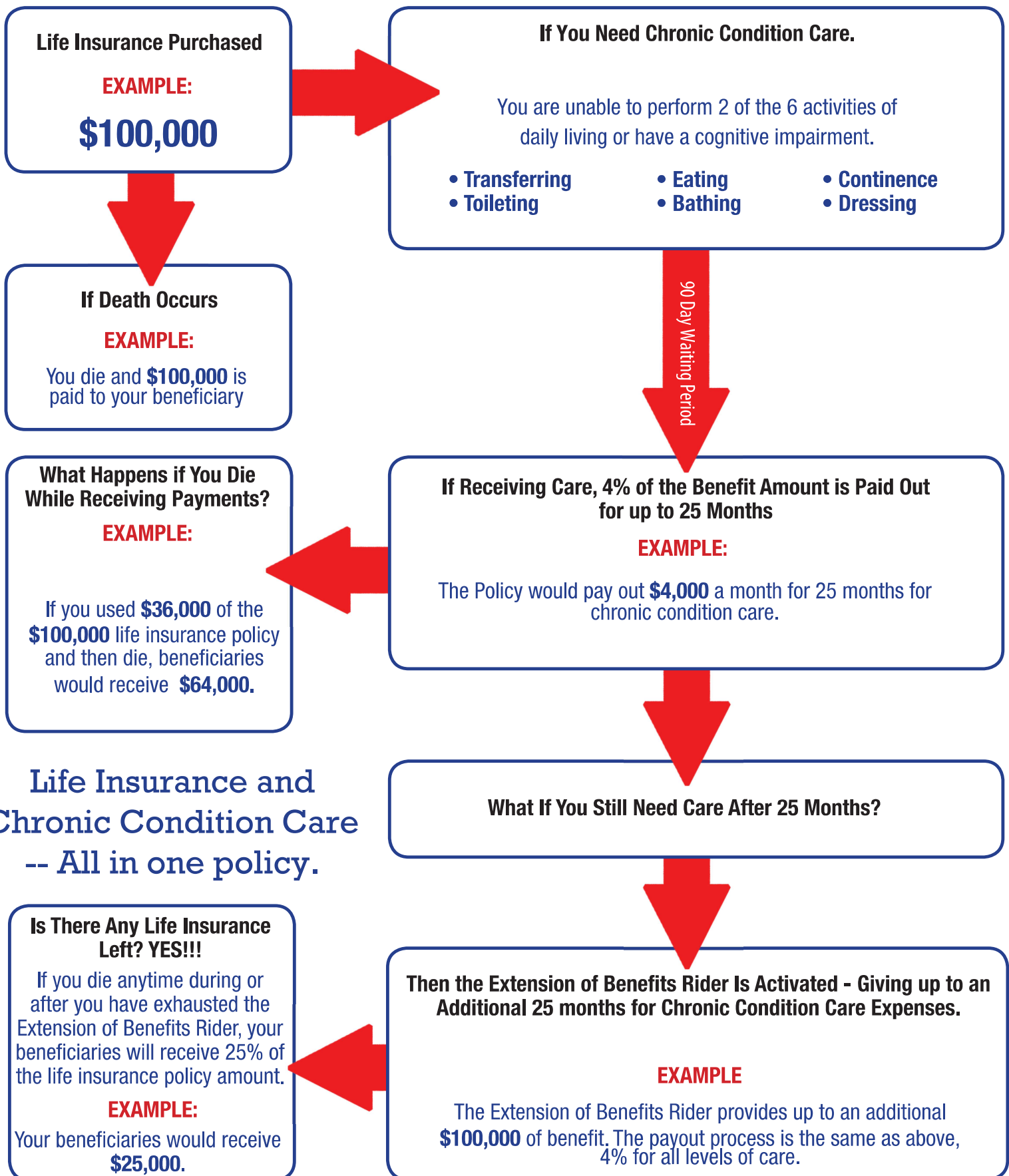


Accelerated Death Benefit for Chronic Condition Care



TransElite Universal Life Insurance

- Do you have a life insurance policy that is guaranteed to last to age 100? Is the face amount is guaranteed not to decrease as you age? And does it have guaranteed level premiums as you age?
- Do you need additional benefits for final expenses, survivor benefits or gifts to loved ones?

Based on your answers, now might be time to lock in your permanent¹ life insurance policy with the TransElite Universal Life Insurance Policy from Transamerica Life Insurance Company.

Portable

The life insurance policy is yours and you may take it with you if you retiree or leave your job.

Accelerated Death Benefit for Living Benefit Rider with Extension of Benefits Rider

Can be used for Nursing Home, Assisted Living Facilities, Home Health Care, and Adult Day Care

If a physician certifies that you are chronically ill according to the rider definitions, you will be paid 4% of your life insurance death benefit each month until 100% of your benefit has been used--up to 25 months.

There is a 30-day waiting period after the effective date of this policy before this benefit can be used in case of sickness or accident causing a need for chronic care. As you use this benefit, the money paid out is deducted from your life insurance death benefit, surrender charges and cash value. If you have an outstanding loan, your loan payments will be deducted from the 4% benefit amount each month. When the death benefit is exhausted, the policy ends.

Benefit Triggers - unable to perform 2 out of 6 activities of daily living or cognitive impairment.

- Bathing
- Transferring
- Continenence
- Toileting
- Dressing
- Eating

30 day waiting period from policy effective date

90 day elimination period once chronically ill

Make Your Money Go Further

What happens when an employee takes enough monthly advances that all of the life insurance benefit is gone? The policy has an **Extension of Benefits Rider** to keep the monthly payments coming for twice as long.

Here's how it works:

If at the end of the 25 months described above an employee has used all of the death benefit and is still ill, the death benefit will be increased by 4% so payments can continue for up to an additional 25 months. If all of the additional death benefit amount is used, the policy will end.

Paid Up Life Insurance

In addition, your Extension of Benefits Rider will provide a fully paid-up life insurance policy equal to 25% of the original death benefit.

Riders also included:

Accelerated Death Benefit For Terminal Illness Rider

- Accelerates a portion of the death benefit if the insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months.
- Benefit amount = Up to 75% of the death benefit or 100K, whichever is less.

Waiver Of Monthly Deductions Due To Layoff Rider

- Total monthly deductions for insured employee are waived for up to six months if voluntarily laid off by employer.

Policy Information & Issue Ages

Issue Ages

Employees	16 – 80
Spouses	16 – 65
Child(ren)	Dependents age 15 days through age 25

Guaranteed Issue Amounts

Employees	\$50,000
Spouses	\$15,000
Children/Grandchildren	\$25,000

Simplified Issue Amounts

Employees	\$500,000
Spouses	\$100,000

1. In using the term "permanent," it is important to note that insurance could lapse prior to thematurity date based on the planned periodic premiums, guaranteed interest rate and guaranteed cost of insurance charges, or for non-payment of premium.

This is a brief summary of TransElite® Universal Life Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form series CPGUL3VA and CCGUL3VA. This is a brief summary of the Living Benefit Rider with Extension of Benefits Rider and Paid-Up Insurance offered with TransElite® Universal Life Insurance. Rider form series CRLLT1VA and CRLEX100. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusion apply. Refer to the policy, certificate and riders for complete details.