

Universal Life Insurance

TransLegacySM

What benefits will attract and retain the best employees?



Voluntary universal life insurance offers the protection your employees are looking for with the flexibility needed to adapt to a lifetime of changes.

Employees Choose Coverage Amount

Premiums are based upon age and tobacco use. The minimum coverage amount for employees is \$5,000 and a minimum premium of just \$4.00 per week. Employees may apply for up to \$500,000 of coverage (*actual coverage may be increased or decreased subject to contract limits*). Coverage is available for employees, eligible spouses¹ and eligible children. Children are covered by purchasing an Individual Universal Life contract for children between the ages of 15 days to 24 for \$25,000, or by attaching a Children's Level Term Insurance Rider (Form Series CRCH100) to an employee or spouse UL contract for children age 15 days through 17 years of age for up to \$10,000. Employee or spouses (*but not both*) may apply for the Children's Level Term Life Insurance Rider for each eligible child.

¹ Spouse or equivalent by law.

Accelerated Death Benefit for Terminal Illness Rider (Form Series CRABT100)

Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.

Waiver of Monthly Deductions due to Layoff Rider (Form Series CRULWT00)

Protects life insurance from lapsing for up to six months if the insured (*employee only*) is involuntarily laid off.

Available Riders to Enhance Coverage

Accelerated Death Benefit for Long-Term Care Rider 4% benefit, up to 50 months of benefit available	Accelerated Death Benefit for Critical Illness Rider Early payment of 25%, 50%, 75% or 100% of face amount
Automatic Face Amount Increase (Add-A-Buck) Rider Three year increase by \$2 or five year increase \$1	Level Term Insurance Rider 10 or 20 year terms, for spouse or child coverage
Waiver of Monthly Deductions for Total Disability Rider	Accidental Death and Dismemberment ¹ Rider

Accelerated Death Benefit for Long Term Care Rider (Form Series CRABLT00)

Allows the owner to receive 4% of the rider face amount per month for up to 25 months if the insured is confined in a licensed nursing or assisted living facility, or 2% of the rider face amount per month for up to 50 months if the insured receives home health care or adult day care services. The benefit for this rider can only be triggered by a chronically ill diagnosis that must be certified by a licensed physician.

¹ Dismemberment not available in Vermont.

Extension of Benefits Rider with Paid Up Benefit (Form Series CREXTB00)

When the entire rider face amount has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured continues to be chronically ill (*i.e., ADL-deficient or severely cognitively impaired*), this rider allows an insured to have his or her benefits extended. As soon as the first payment is made under the Extension of Benefits Rider, we will issue a paid up life insurance contract for 25% of the face amount of the Accelerated Death Benefit for Long Term Care Rider.

Accelerated Death Benefit for Critical Care Condition Rider (Form Series CRABCC00)

Allows the insured to receive an early payout of the life insurance death benefit when diagnosed with a specified critical care condition of cancer, stroke, heart attack, renal failure, or undergoing a major organ transplant. When the insured is diagnosed for the first time and certified by a physician as having one of the specified critical care conditions, the owner can receive an early payment of 25%, 50%, 75% or 100% (*depending on your selection*) of the face amount or \$100,000, whichever is less.

Automatic Face Amount Increase Rider (Add-A-Buck) (Form Series CRBUCK00)

Will automatically increase the contract's face amount on each annual option date with out further evidence of insurability, which is generally, the contract anniversary date for five years by whatever an additional \$1 per week of premium will purchase; or three years by whatever an additional \$2 per week of premium will purchase. We will notify the insured 90 days prior to the option date giving them the opportunity to "opt out" and keep coverage the same.

Waiver of Monthly Deductions for Total Disability Rider (Form Series CRDWMD00)

Waives the Total Monthly Deductions for coverage when the owner, and only the owner, becomes totally disabled. Total disability must begin after age 16 and prior to age 60.

Accidental Death & Dismemberment Rider (AD&D) (Form Series CRADD100)

Provides an additional death benefit if the insured employee or spouse dies as the result of an accidental bodily injury. A specified percentage (25% to 100%) of the accidental death benefit, is payable for specific dismemberments caused by a covered accidental bodily injury.

As an added benefit under the rider, where permitted, we will pay 3% of the AD&D death benefit—up to \$3,500—for qualified elder care, surviving spouse job training, surviving child education, and surviving child care. The AD&D benefit amount is the same as the face amount of the base Certificate, up to a maximum AD&D coverage amount of \$100,000. (*In addition to any life insurance death benefit.*)

Vermont Accidental Death Rider (Form Series CRAD0200)

Provides an additional death benefit if the insured employee or spouse dies as the result of an accidental bodily injury. If death occurs from a covered accident while the Insured was riding as a fare-paying passenger on Public Transportation, we will pay the Common Carrier Benefit. The Seatbelt Benefit pays if death occurs from a covered accident while the Insured was riding in an Automobile, holds a valid driver's license and was wearing and properly utilizing a Seatbelt at the time of the accident as evidenced by a police accident report. If the Seatbelt Benefit is paid, there is an additional Air Bag Benefit if the Automobile is equipped with the original Air Bag System installed by the Automobile manufacturer and the deceased was seated in the driver's or a passenger's seating position intended to be protected by the deployed Air Bag System as evidenced by a police accident report.

As an added benefit under the rider, where permitted, we will pay 3% of the AD&D death benefit—up to \$3,500—for qualified elder care, surviving spouse job training, surviving child education, and surviving child care. The AD&D benefit amount is the same as the face amount of the base Certificate, up to a maximum Accidental Death coverage amount of \$100,000. (*In addition to any life insurance death benefit.*)

Level Term Insurance Rider (Form Series CRISLT00)

Provides Level Term Life Insurance on an insured for two specified periods of time: 10 year or 20 year terms. At the end of each term, the coverage of the LTR will terminate. The employee must elect at least the minimum face amount of base UL coverage in order to apply for the LTR, and the total coverage amount may not exceed the maximum of \$500,000. Coverage under the LTR may not exceed the base UL coverage. If no spouse UL coverage is purchased, the employee can add a LTR to cover the spouse.

**For rate information and a full list of limitations and exclusions in your state
ask your agent for a TransLegacy proposal.**

Transamerica Worksite Marketing offers through our underwriting companies:

Universal Life • Whole Life • Basic Group Term Life and Supplemental • Dental • Vision • Legal
Accident • Cancer • Critical Illness • Short-Term Disability Income • Out-of-Pocket Medical Expense Indemnity • Hospital Indemnity

For more information

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