



Everyone deserves
 a better Tomorrow.

Trans Select® 20 is term life
 insurance for employees.

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 Select 20 is Transamerica’s term life insurance product designed to meet life’s changes — today and tomorrow. With Trans Select 20, 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 20 Benefits are Easy to Understand

Trans Select 20 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.

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, 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?

Product Highlights
Waiver of premium benefit if you are laid-off from work
Spouse and Dependent Benefits Available
Terminal Illness Benefit
Convenient Payroll Deduction
Take insurance with you if you change employers or retire
Renew insurance after initial term without providing medical history

Riders included with Base Insurance

- **Accelerated Death Benefit for Terminal Illness (Not Available in MA)** — We will pay the lesser of up to 50% of the life insurance death benefit or \$100,000 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, TN or VA)** — 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)**

Insurance Information and Issue Ages

Conversion

The owner of the term insurance may elect to convert the base term life insurance to whole life insurance within 31 days of termination under the policy.

Issue Ages

Employees	20 year term	16 – 65
Spouses	20 year term	16 – 65
Child(ren)	Child term insurance rider	Dependents age 15 days through age 25

20 Year Term Period

At the end of each term, the insurance 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 20 years or until the expiration date, if earlier.

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

PRODUCT DETAILS

Included Riders	Plan 1
Accelerated Death Benefit for Terminal Condition Rider Accelerates up to the lesser of \$100,000 or 50 %	Included
Waiver of Premium due to Layoff Rider	Included

*Riders not available to all ages, see Plan Design Rate Chart for details.

SUMMARY OF BENEFITS

Child Term Insurance Rider ((Rider Form Series CRCHL200) -) - If included in plan, allows a covered member or spouse (but not both) to cover all eligible children for the selected amount of term insurance. Coverage on each child terminates on that child's 26th birthday or when the parent's coverage ends, whichever is earlier.

Waiver of Premium Due to Layoff or Strike Rider (Rider Form Series CRWPL200) - If included in plan, waives the premium for up to six months per 12-month period if the member is involuntary laid off or on a covered strike. Benefits are limited to three layoffs/strikes per 12-month period and are based on the member's layoff/strike only. Layoff of a covered spouse or child does not qualify for this waiver. Premium payments must have begun prior to layoff/strike. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.

LIMITATIONS AND EXCLUSIONS

Accelerated Death Benefit for Terminal Condition Rider

We will not pay for conditions diagnosed prior to the effective date of the rider.

Termination of Insurance

Member coverage will terminate on the earliest of:

- The date the member sends us a written notice to cancel coverage;
- The certificate anniversary date following the member's 100th birthday;
- The date the member dies;
- The date the certificate lapses;
- The date the group master policy terminates.

Dependent coverage will terminate on the earliest of:

- The date the member's coverage terminates;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent coverage;
- The date the member sends us a written notice to cancel dependent coverage.

Portability Option

If an member loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us. We will bill the member directly once we receive notification to continue coverage.

Conversion Option

A covered person can convert his or her coverage to permanent life insurance on a policy form that we then issue, without any optional riders, in an amount not to exceed the amount of insurance terminating under the policy. The premium will be based on the covered person's age and class of risk at the time of conversion. We must receive a completed conversion application and any required premium within 31 days of termination. If the covered person dies within the 31-day conversion period, benefits will be paid as if coverage had continued, regardless of whether conversion was applied for.

Termination of the Group Master Policy

The group master policy will end on the earliest of the following events:

- The date you submit a 60-day advance written request to us to terminate, the group master policy will terminate on the date specified in that request;
- If we give a 60-day advance written notice to you that we intend to terminate, the group master policy will terminate on the date specified in that notice;
- If any premium payable by you is not paid within its grace period, the group master policy will terminate on the day after the end of the grace period;
- If you fail to comply with any terms of the group master policy or the policyholder application, or otherwise fail to fulfill any obligations or duties under or pertaining to this insurance, or fail to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance, the group master policy will terminate on the 32nd day after we have given you written notice of our intent to terminate; or
- If the number of insureds during any 12-month period does not meet the minimum participation requirement shown in this proposal, the group master policy may terminate at our discretion on the 32nd day after we have given you written notice of our intent to terminate.