

Term Life Insurance

Term Life Insurance can be a smart, cost-effective way to provide for your loved ones so they will have the money to help pay for things like a mortgage, college tuition, or other living expenses that might be difficult for them to manage without your financial help.

Why should I choose Transamerica Life Insurance Company?

When you're planning for the future of those you love, you need to rely on a company you know will be there, today and tomorrow. Term life insurance products from Transamerica Life Insurance Company are backed by over a century of strength, stability, experience, and protection. That means that while your family is depending on you, you can depend on Transamerica Life Insurance Company.

To find out more about term life insurance, contact your Transamerica Representative today!

Secure Term Plus (Policy form #TL05 0107) is a term life insurance policy **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, IA. Policy form and numbers may vary, and this product may not be available in all jurisdictions. Depending on the state of issue, your policy may be an individual policy or a certificate issued under a group policy. The policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific policy features will be described in your policy. Insurance eligibility and premiums are subject to underwriting. In most states, the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid. An exception for the life coverage is suicide while sane or insane (in MO, suicide is no defense to payment of benefits unless the Company can show you intended suicide when you applied/enrolled for coverage) during the first two years the coverage is in force.



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INSURANCE MARKETPLACE
STANDARDS ASSOCIATION



Secure Term Plus Term Life Insurance



an AEGON company

Secure Term Plus

WHAT TYPE OF TERM LIFE INSURANCE IS RIGHT FOR ME?

Transamerica Life Insurance Company offers a variety of term life insurance products from which to choose:

Basic Term Life Insurance (Form TL05 0107)

Basic term life insurance offers guaranteed level premiums for 10 to 30 years of coverage. These policies have the option to convert to permanent* coverage.

Basic Term Life Insurance with Additional Riders Available for an additional cost.

Monthly Disability Income Rider (Rider form ARDI0500 00 300)

This rider provides benefits for up to two years while you are totally disabled and cannot perform the duties of your own occupation, as defined in the rider. There is a 90 day waiting period; however, benefits will be paid retroactively once you are totally disabled for at least 90 consecutive days. Certain occupations are ineligible for coverage

Waiver of Premium Benefit Rider (Rider form ABWP0501 00 900)

This rider will waive the premiums on your policy after you are totally and continually disabled for six months. While you remain totally disabled, premiums will be waived each month. Rider coverage will cease following your 65th birthday.

* In using the term permanent, it is important to note that coverage could lapse if timely premium payments are not made.

Return of Premium Rider** (Rider form RPR03 0709)

Available only on 20 or 30 year term policies, the return of premium rider provides a return of premiums paid for the base policy and this rider, net of any loans, at the end of the initial term period. Substandard premiums and other rider premiums are not returned. Payment is made at the end of the term period chosen at issue, assuming all premiums have been paid and the contract is still in force. If the return of premium rider is terminated prior to the end of the term period, a portion of the premiums paid may be returned and the base policy can continue. If the insured dies while the policy is in force and a claim is payable, only the death benefit will be paid and no premiums will be returned.

Additional Insured Rider (Rider form AIR08 0107)

This rider provides term life insurance coverage on an additional insured for \$25,000 of face amount or more. The face amount of insurance cannot exceed the insurance coverage on the base insured. The Additional Insured may elect the Disability Income Rider as well.

Children's Benefit Rider (Rider form CR05 0606)

This rider provides death benefit coverage on your unmarried insured dependent children until they reach age 25. A dependent child is a child, step child or legally adopted child of the insured who is at least 15 days old and no older than 17 years old on the date of the application. This rider is convertible to any permanent* life insurance policy, made available by the Company at the time of conversion, for up to five times the rider benefit amount or \$50,000, whichever is less, without evidence of insurability.

** The return of premium benefit is provided under an Intermediate Endowment Benefit Rider.

Critical Illness Accelerated Death Benefit Rider (Rider form CRT02 0408)

This rider allows you to accelerate a portion of your death benefit if you become critically ill. A critical illness is one of the following events: Myocardial Infarction (Heart Attack), Stroke, Life-threatening Cancer, End-stage Renal Disease, Major Organ Transplant, or Accidental Paralysis / Paraplegia. You could use the benefit for any type of expense, whether it is a medical or non-medical expense. The coverage begins 30 days after the effective date of the Policy. When exercised, the Critical Illness acceleration will reduce the base Policy coverage and the rider will terminate upon benefit payment.

Terminal Illness Accelerated Death Benefit Rider (Rider form TIOI 0305)

This benefit rider is automatically included in your policy at no additional cost. Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, and MA, from the date of the physician's statement. This rider would allow you access up to 100% of the policy's Death Benefit or \$500,000, whichever is less, prior to the death of the insured. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Please consult a qualified tax advisor regarding any possible tax consequences.

This is a brief summary of Secure Term Plus benefits. Forms may vary and coverage may not be available in all jurisdictions. Limitations and exclusions may apply. Refer to the policy and riders for complete information.

it pays to live...