



# Everyone deserves a better Tomorrow.

Trans\$ure<sup>SM</sup> is interest sensitive whole life insurance with benefits that never decrease and premiums that never increase.

Underwritten by **Transamerica Life Insurance Company, Cedar Rapids, Iowa.**

## 4% guaranteed interest rate and coverage for your eligible family members.

Now without a medical exam you can buy interest sensitive whole life insurance coverage and build cash value with a guaranteed 4% interest rate. You can help protect yourself and eligible members of your family, all with the convenience of payroll deduction. You'll be able to keep your coverage and take it with you if you ever leave the company.

## Half of all American households say they need more life insurance.<sup>1</sup> How about you and your family?

You can take action now by choosing the amount of coverage you need. None of us likes to think about these things, but it's important that you can also tap into your life insurance death benefit early if you're ever diagnosed with a terminal illness.<sup>2</sup> That benefit could really help you and your family during a difficult time. If you're ever laid off from your full-time job, there's also protection to keep paying for your policy for as long as six months.<sup>3</sup>

Here's another plus: if you buy this policy and continue to pay the monthly cost, after 16 years or at age 65, whichever is later, can receive a reduced paid-up life insurance policy for half of the benefit amount that's yours to keep.

## You can cover yourself, your spouse, and your eligible dependents.

In addition to your coverage, you can buy whole life policies for your spouse and each eligible child and grandchild. Or you could choose to attach term life insurance rider to your policy or your spouse's to add extra coverage for your children.

## Who would you like to cover?

	Ages Available	Amounts Available
Coverage* for yourself	16 through 70	\$5,000 – \$500,000
Spouse or equivalent by state law	16 through 65	\$5,000 – \$100,000
Child or grandchild	15 days through age 24	\$25,000 whole life policy
Child	15 days through age 25	\$10,000 child level term insurance rider

\* Not to exceed five times base salary.

Life insurance benefits that will never decrease

Premiums that will never increase

Accelerated Death Benefit for Terminal Illness

Waiver of Premium Due to Layoff

A 4% guaranteed interest rate

Option to receive a reduced paid-up whole life insurance policy for your retirement

<sup>1</sup> LIMRA, 2013 Insure Your Love Fact Sheet.

Use of statistic does not imply endorsement.

<sup>2</sup> Not available in Massachusetts and Puerto Rico.

<sup>3</sup> Not available in Massachusetts, Minnesota, New Jersey, Puerto Rico, Virginia or Vermont.

**You can purchase coverage for just a few dollars per week.**

The price you pay will depend on your age and whether or not you use tobacco. The minimum weekly cost to participate is \$4. Sample costs below show you how much coverage you can buy for just \$4 or \$10 per week.

<b>\$4 A Week</b>			
<b>Non-Tobacco Issue Ages</b>	<b>Death Benefit Amount</b>	<b>Terminal Illness Benefit Amount</b>	<b>Reduced Paid Up Policy Amount after 16 years or at Age 65, whichever is later.*</b>
25	\$ 26,414	\$ 19,810	\$ 22,295
35	\$ 17,851	\$ 8,679	\$ 13,604
45	\$ 11,569	\$ 8,676	\$ 7,154
55	\$ 6,568	\$ 4,926	\$ 3,438

<b>\$10 A Week</b>			
<b>Non-Tobacco Issue Ages</b>	<b>Death Benefit Amount</b>	<b>Terminal Illness Benefit Amount</b>	<b>Reduced Paid Up Policy Amount after 16 years or at Age 65, whichever is later.*</b>
25	\$ 66,010	\$ 49,507	\$ 55,716
35	\$ 44,610	\$ 33,457	\$ 33,997
45	\$ 28,914	\$ 21,685	\$ 17,880
55	\$ 16,414	\$ 12,310	\$ 5,915

\* Under this option, the owner may choose a Reduced Paid Up Life Insurance Policy. The cash surrender value is used to buy a level amount of whole life insurance and no further premiums will be due. The amount shown reflects the later after 16 years or at age 65 based on the insured's age and class of risk.

**Don't miss your opportunity!**

We're all busy these days, whether it's work, activities with the kids, or staying connected with family and friends. Take just a few minutes today to think about your future and your family's needs. With the convenience of payroll deduction and a range of policy choices, here's your chance to take action for tomorrow.

This is a brief summary of TransSure<sup>SM</sup>, Interest Sensitive Whole Life Insurance. Policy underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, IA. Policy form series CPWL0100 and CCWL0100. Rider form series CRABTI00, CRWPL100, CRCHIL00.

Forms and form numbers may vary. Coverage may not be available in all jurisdictions. Limitations and exclusions apply.

Refer to the policy, certificate and riders for complete details

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: [www.tebcs.com](http://www.tebcs.com).

TW Ventures TransSure Non-Tobacco Monthly Rates							
	SPOUSE	EMPLOYEE					
Age	\$15,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
16	N/A†	N/A†	23.92	35.88	47.84	59.80	71.75
17	N/A†	N/A†	24.75	37.13	49.50	61.88	74.25
18	N/A†	N/A†	25.59	38.38	51.16	63.96	76.75
19	N/A†	N/A†	26.50	39.75	53.00	66.25	79.50
20	N/A†	N/A†	27.42	41.13	54.84	68.55	82.25
21	N/A†	N/A†	28.42	42.63	56.84	71.05	85.25
22	N/A†	N/A†	29.45	44.19	58.91	73.64	88.38
23	N/A†	N/A†	30.55	45.82	61.09	76.36	91.63
24	N/A†	N/A†	31.67	47.50	63.34	79.17	95.00
25	N/A†	N/A†	32.83	49.25	65.67	82.09	98.50
26	N/A†	N/A†	34.08	51.13	68.17	85.21	102.25
27	N/A†	17.69	35.38	53.07	70.75	88.44	106.13
28	N/A†	18.36	36.71	55.07	73.42	91.77	110.13
29	N/A†	19.11	38.21	57.32	76.42	95.52	114.63
30	N/A†	19.86	39.71	59.57	79.42	99.27	119.13
31	N/A†	20.65	41.30	61.94	82.59	103.23	123.88
32	N/A†	21.48	42.96	64.44	85.92	107.40	128.88
33	N/A†	22.38	44.75	67.13	89.50	111.88	134.25
34	N/A†	23.31	46.63	69.94	93.25	116.57	139.88
35	N/A†	24.30	48.59	72.88	97.17	121.46	145.75
36	N/A†	25.34	50.66	76.00	101.33	126.67	152.00
37	N/A†	26.42	52.84	79.25	105.67	132.09	158.50
38	N/A†	27.59	55.16	82.75	110.33	137.91	165.50
39	N/A†	28.78	57.55	86.32	115.08	143.85	172.63
40	18.03	30.05	60.09	90.13	120.17	150.21	180.25
41	18.83	31.38	62.75	94.13	125.50	156.88	188.25
42	19.69	32.82	65.63	98.44	131.25	164.07	196.88
43	20.57	34.28	68.55	102.82	137.09	171.36	205.63
44	21.52	35.86	71.70	107.57	143.41	179.28	215.13
45	22.49	37.47	74.95	112.44	149.91	187.40	224.88
46	23.53	39.21	78.42	117.63	156.84	196.05	235.25
47	24.64	41.07	82.13	123.19	164.25	205.32	246.38
48	26.09	43.48	86.96	130.44	173.92	217.40	260.88
49	27.68	46.13	92.25	138.38	184.50	230.63	276.75
50	29.35	48.91	97.83	146.75	195.67	244.59	293.50
51	31.15	51.91	103.83	155.75	207.67	259.58	311.50
52	33.07	55.11	110.21	165.32	220.42	275.53	330.63
53	35.10	58.50	117.00	175.50	234.00	292.50	351.00
54	37.29	62.15	124.30	186.44	248.59	310.73	372.88
55	39.61	66.03	132.04	198.07	264.08	330.11	396.13
56	41.94	69.89	139.79	209.69	279.58	349.48	419.38
57	44.44	74.07	148.13	222.19	296.25	370.32	444.38
58	47.10	78.50	157.00	235.50	314.00	392.50	471.00
59	50.00	83.34	166.67	250.00	333.34	416.67	500.00
60	53.12	88.52	177.05	265.57	354.09	442.60	531.13

N/A† - Not Available to elect as the requested face amount results in a premium less than the minimum of \$4.00 per week.

N/A†† - Spouse is only eligible to enroll through age 65.

TW Ventures TransSure Non-Tobacco Monthly Rates							
	SPOUSE	EMPLOYEE					
Age	\$15,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
61	56.53	94.21	188.42	282.63	376.84	471.05	565.25
62	60.20	100.33	200.67	301.00	401.34	501.67	602.00
63	64.14	106.92	213.84	320.75	427.67	534.59	641.50
64	68.37	113.94	227.88	341.82	455.75	569.68	683.63
65	72.92	121.52	243.05	364.57	486.09	607.61	729.13
66	N/A <sup>+</sup>	130.04	260.08	390.13	520.16	650.21	780.25
67	N/A <sup>++</sup>	139.25	278.50	417.75	557.00	696.25	835.50
68	N/A <sup>++</sup>	149.25	298.50	447.75	597.00	746.25	895.50
69	N/A <sup>++</sup>	160.16	320.33	480.50	640.66	800.84	961.00
70	N/A <sup>++</sup>	172.03	344.05	516.07	688.09	860.11	1032.12

N/A<sup>+</sup> - Not Available to elect as the requested face amount results in a premium less than the minimum of \$4.00 per week.

N/A<sup>++</sup> - Spouse is only eligible to enroll through age 65.

TW Ventures TransSure Tobacco Monthly Premium							
	SPOUSE	EMPLOYEE					
Age	\$15,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
16	N/A†	N/A†	32.13	48.19	64.25	80.32	96.38
17	N/A†	N/A†	32.75	49.13	65.50	81.88	98.25
18	N/A†	N/A†	33.42	50.13	66.84	83.55	100.25
19	N/A†	N/A†	34.67	52.00	69.34	86.67	104.00
20	N/A†	18.05	36.08	54.13	72.17	90.21	108.25
21	N/A†	18.73	37.46	56.19	74.92	93.65	112.38
22	N/A†	19.48	38.96	58.44	77.92	97.40	116.88
23	N/A†	20.25	40.50	60.75	81.00	101.25	121.50
24	N/A†	21.11	42.21	63.32	84.42	105.52	126.63
25	N/A†	21.98	43.96	65.94	87.92	109.90	131.88
26	N/A†	22.95	45.91	68.88	91.83	114.80	137.75
27	N/A†	24.03	48.05	72.07	96.08	120.11	144.13
28	N/A†	25.05	50.09	75.13	100.17	125.21	150.25
29	N/A†	26.17	52.34	78.50	104.67	130.84	157.00
30	N/A†	27.38	54.75	82.13	109.50	136.88	164.25
31	N/A†	28.69	57.38	86.07	114.75	143.44	172.13
32	18.02	30.03	60.05	90.07	120.08	150.10	180.13
33	18.84	31.40	62.80	94.19	125.58	156.97	188.38
34	19.77	32.94	65.88	98.82	131.75	164.69	197.63
35	20.70	34.50	69.00	103.50	138.00	172.50	207.00
36	21.70	36.17	72.34	108.50	144.66	180.84	217.00
37	22.75	37.92	75.84	113.75	151.66	189.59	227.50
38	23.84	39.72	79.45	119.19	158.91	198.65	238.38
39	25.05	41.75	83.50	125.25	167.00	208.75	250.50
40	26.25	43.75	87.50	131.25	175.00	218.75	262.50
41	27.54	45.90	91.80	137.69	183.59	229.48	275.38
42	28.88	48.13	96.25	144.38	192.50	240.63	288.75
43	30.27	50.44	100.88	151.32	201.75	252.19	302.63
44	31.75	52.91	105.83	158.75	211.67	264.58	317.50
45	33.31	55.50	111.00	166.50	222.00	277.50	333.00
46	35.22	58.69	117.38	176.07	234.75	293.44	352.13
47	37.28	62.13	124.25	186.38	248.50	310.63	372.75
48	39.42	65.69	131.38	197.07	262.75	328.44	394.13
49	41.73	69.55	139.09	208.63	278.17	347.71	417.25
50	44.18	73.63	147.25	220.88	294.50	368.13	441.75
51	46.77	77.94	155.88	233.82	311.75	389.69	467.63
52	49.50	82.50	165.00	247.50	330.00	412.50	495.00
53	52.40	87.33	174.67	262.00	349.34	436.67	524.00
54	55.53	92.55	185.09	277.63	370.17	462.71	555.25
55	58.78	97.96	195.92	293.88	391.84	489.80	587.75
56	61.98	103.30	206.59	309.88	413.17	516.46	619.75
57	65.44	109.07	218.13	327.19	436.25	545.32	654.38
58	69.12	115.19	230.38	345.57	460.75	575.93	691.13
59	73.05	121.75	243.50	365.25	487.00	608.75	730.50
60	77.28	128.79	257.58	386.38	515.16	643.96	772.75

N/A† - Not Available to elect as the requested face amount results in a premium less than the minimum of \$4.00 per week.

N/A†† - Spouse is only eligible to enroll through age 65.

TW Ventures TransSure Tobacco Monthly Premium							
	SPOUSE	EMPLOYEE					
Age	\$15,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000
61	81.89	136.50	273.00	409.50	546.00	682.50	819.00
62	86.83	144.71	289.42	434.13	578.84	723.55	868.25
63	92.07	153.44	306.88	460.32	613.75	767.19	920.63
64	97.64	162.72	325.45	488.19	650.91	813.65	976.38
65	103.50	172.50	345.00	517.50	690.00	862.50	1035.00
66	N/A++	183.55	367.09	550.63	734.17	917.71	1101.25
67	N/A++	195.30	390.59	585.88	781.17	976.46	1171.75
68	N/A++	208.11	416.21	624.32	832.42	1040.53	1248.62
69	N/A++	221.96	443.92	665.88	887.84	1109.80	1331.75
70	N/A++	236.98	473.96	710.94	947.92	1184.89	1421.88

N/A+ - Not Available to elect as the requested face amount results in a premium less than the minimum of \$4.00 per week.

N/A++ - Spouse is only eligible to enroll through age 65.

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

### Monthly Premium for \$25,000 Child Coverage

AGE	BASE PLAN	BASE PLAN WITH		
		Waiver of Premium for Disability	with 25% CCR	Waiver of Premium for Disability and 25% CCR
0	13.02	14.19	13.75	14.94
1	13.02	14.19	13.75	14.94
2	13.02	14.19	13.75	14.94
3	13.02	14.19	13.75	14.94
4	13.02	14.19	13.75	14.94
5	13.02	14.19	13.75	14.94
6	13.02	14.19	13.75	14.94
7	13.02	14.19	13.75	14.94
8	13.02	14.19	13.75	14.94
9	13.02	14.19	13.75	14.94
10	13.02	14.19	13.75	14.94
11	13.44	14.61	14.17	15.36
12	13.85	15.02	14.58	15.77
13	14.29	15.46	15.08	16.27
14	14.73	15.90	15.56	16.75
15	15.19	16.36	16.09	17.30
16	15.71	16.88	16.64	17.83
17	16.25	17.42	17.22	18.41
18	16.81	17.98	17.82	19.01
19	17.40	18.57	18.45	19.66
20	18.00	19.17	19.08	20.29
21	18.65	19.82	19.77	20.98
22	19.31	20.48	20.47	21.68
23	20.00	21.17	21.20	22.41
24	20.73	21.90	21.96	23.17

# LIMITATIONS AND EXCLUSIONS

If a covered employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Individuals currently on disability or on premium waiver are not eligible for coverage.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

## Accelerated Death Benefit for Terminal Illness Rider

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

## Termination of Insurance

Coverage, including all riders, ends on the earliest of the following dates:

- The monthly contract date following the receipt of written request for surrender.
- The maturity date.
- The date of death.
- The date the contract ends, lapses or becomes fully paid-up life insurance-subject to the grace period.
- The date a nonforfeiture option becomes effective.

## Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue coverage.

## Termination of the Group Master Policy

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and coverage of all remaining insureds will end, subject to the Portability Option.