

Trans SelectSM 10

A Voluntary Group Term Life Insurance Policy*

Underwritten by Transamerica Life Insurance Company, Home Office: Cedar Rapids, IA

Life has a way of taking us by surprise. But with Trans Select 10 Voluntary Group Term Life Insurance*, you can help protect your family's lifestyle. Trans Select 10 offers guaranteed level premiums for the term period of 10 years.* In addition to life insurance coverage, Trans Select 10 provides a Waiver of Premium for Total Disability, which keeps coverage in force if you, the employee, become totally disabled.

Features of Trans Select 10 Voluntary Group Term Life Insurance include:

- Portability, take it with you if you leave employment and pay your premiums directly to the carrier*
- The opportunity to convert to a permanent life insurance policy*
- Waiver of Premiums due to Layoff or Strike Rider (not available in CT, MA, NJ, TN and VA)
- Accelerated Death Benefit for Terminal Illness Rider (not available in MA)

Family Coverage Options: You have these options to help protect you and your family for the future:

Employee Coverage: If you meet eligibility requirements, coverage is available for \$20,000 or \$25,000 Guaranteed Issue meaning no health questions or testing.

Spouse Coverage: If your spouse (or equivalent as defined by state law) meets eligibility requirements, your spouse can obtain coverage for \$5,000, \$10,000 or \$15,000 Guaranteed Issue.

Dependent Child Coverage: You may elect a \$5,000 or \$10,000 child term rider for that will cover all eligible dependent children aged 15 days through 25 years.

***NOT AVAILABLE IN IL, PR OR VT** Trans Select 10SM is Group Term Life Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids Iowa 52499. **Premiums are guaranteed level for 5 years, then premiums may increase annually starting in year 6.** Policy form series CPVTL100 and CCVTL100. Rider form series CRTIVT00 and CRWPL100. Forms and form numbers may vary, and this coverage may not be available in all jurisdictions. Limitations and exclusions may apply. Refer to the policy, certificate and riders for complete details.

Limitations and Exclusions

Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRTIVT00): Accelerates a portion of the death benefit if a covered person is first diagnosed with a terminal condition. Terminal condition is an injury of illness that, in the best medical judgment, will result in death within 12 months. The accelerated amount will be deducted from the death benefit and this rider will terminate. We will deduct an administrative fee of \$100 and 12 months interest from the accelerated amount. Any remaining death benefit will be paid to the beneficiary upon the covered person's death.

Waiver of Premium Due to Layoff or Strike Rider (*Rider form Series CRWPL100*): Waives the premium for up to six months in the event of involuntary layoff or strike. Waiver is limited to three layoffs/strikes, not to exceed a total of six months, per 12-month period. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.

Child Term Insurance Rider (*Rider Form Series CRCHL100*): If available and elected by the employee, this rider covers all eligible children. Coverage terminates on a covered child's 26th birthday. This rider terminates for at a later date is subject to Simplified Issue Underwriting.

Limitations and Exclusions: We will not pay benefits if a covered person dies by suicide, while sane or insane, within the first two years of coverage. If this occurs, we will refund the premiums paid minus any benefits that have been paid under any accelerated benefit rider.

Accelerated Death Benefit for Terminal Condition Rider: We will not pay for any conditions diagnosed prior to the effective date of the rider.

Waiver of Premium Due to Layoff or Strike Rider: The owner must have been employed on a full-time basis at the time of layoff and the first premium must have been paid for coverage.