



# PROTECTION NOW PROTECTION FOR LIFE

From Transamerica Life Insurance Company



Introducing TransTerm<sup>SM</sup>



Transamerica Life Insurance Company

# *Protect Your Loved Ones.*

In these changing times, life can often throw us many surprises. So, when it comes to protecting the ones you love, let Transamerica Life Insurance Company's new TransTerm<sup>SM</sup> policy help you plan for the unexpected.

For years, financial professionals have recommended life insurance as a cost-effective way to provide for your family. But not all life insurance is the same; term policies typically lock in low premiums to cover a temporary need. Other types of policies are designed to offer lifetime protection.

Now with Transamerica Life's TransTerm, a new universal life insurance policy built for these changing times, you can have the **best of both worlds**: cost-effective protection, with flexibility to transition to lifetime coverage.<sup>1</sup>



# Insurance for Today...and for Tomorrow.

Traditionally, the need for financial security has been triggered by major life events; when providing for your loved ones becomes more critical. Typical life events that increase the need for protection include:

- Marriage
- Birth of a child
- Purchase of a new home
- Planning for a child's education

*However, TransTerm can also address newer challenges faced by today's families, including:*

## **Blended Families (Children and Spouses from Previous Marriages):**

It can get complicated when you're combining children and assets from a previous relationship. A TransTerm policy can help ensure that family from both the new and previous relationships are taken care of as you intended.

## **"Boomerang" Kids Returning Home:**

Recent economic conditions have made it difficult for our children to achieve financial independence. Options available with TransTerm can offer an easy way to guarantee a monthly income to "boomerang" children and continue current financial assistance in the event of your untimely death.

**Retirees and Pre-retirees:** For those who are retired or nearing retirement, there might not be adequate time to recover assets lost due to recent market fluctuations and economic downturns. A TransTerm policy allows individuals to still allocate funds for loved ones without significantly impacting their remaining retirement assets.

**Aging Family Members:** Older family members, who may have lost a significant amount of retirement savings, may be relying on someone else for financial support. In the event of an untimely death, a TransTerm policy can guarantee a monthly income to cover medical expenses and other life essentials.



*TransTerm can also offer you important advantages when it comes to:*

- Income protection strategies
- Estate tax planning strategies
- Business planning strategies
- Charitable giving strategies

<sup>1</sup> If the Planned Annualized Premiums are paid at the beginning of each premium period at the frequency scheduled, and there are no policy loans, withdrawals, or premium refunds, then the policy will remain in force for the insured's lifetime. Required annual premiums increase annually after the initial level premium period.

# Options and Features for Savings and Protection

*TransTerm also offers distinct planning advantages when it comes to staying within a budget.*

- **Cost-effective Premiums:** Everyone's needs are different. Select from a variety of economical initial level premium periods that meet **your** needs: 10, 15, 20, 25, or 30 years. If needs change, and you wish to continue coverage beyond the initial level premium period, coverage will automatically be extended by paying a higher premium.
- **Income Protection Option (IPO):** Knowing how much life insurance to buy can be a challenging task. Knowing your loved ones would have to manage a large amount of money during a time of loss can also be a concern, especially given today's volatile market. The IPO not only allows you to easily calculate how much insurance you need, but also helps you to provide those loved ones a monthly income stream, guaranteed at no additional cost.<sup>2</sup>
- **Waiver Provision:** In the event of a total disability, you can protect the guarantees of your policy. If you purchase this optional coverage, Transamerica Life will waive the monthly deductions during your qualifying disability.<sup>3</sup>
- **Accelerated Death Benefit:** In the event of a terminal illness, this benefit provides accelerated death benefits from the policy that can be used to help pay for medical and living expenses.<sup>4</sup>
- **Children's Insurance:** This provision allows you to purchase life insurance protection on your children at a reasonable cost and helps to protect against potential financial hardships arising from the loss of a child.



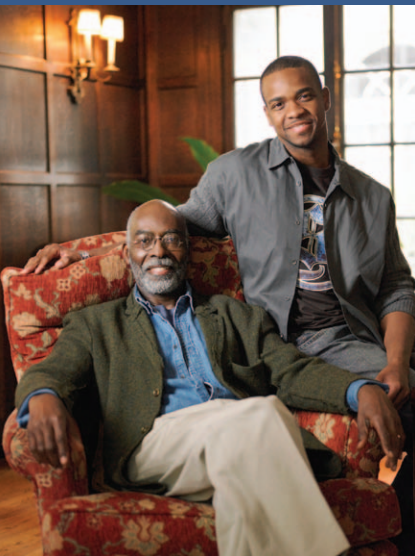
*TransTerm<sup>SM</sup> ....  
Best of Both Worlds*

*Cost-effective protection now with  
flexibility to extend coverage for life*

## The Company Behind the Policy

Simply put, you need to be confident that your insurance will be there when your family needs it most. Transamerica Life continues the tradition of service established in 1906 when the first Transamerica life insurance company was founded.

With a long history of prudent financial management and product innovation, you can count on Transamerica Life to provide high-quality life insurance and the world-class service our clients have come to expect.



## Questions?

For more information about TransTerm, contact a Transamerica representative today.

<sup>2</sup> All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.

<sup>3</sup> In the event of total disability prior to age 60, Monthly Deductions and Threshold Monthly Charges will be waived from the beginning of the disability after a six-month waiting period for as long as the disability continues. If the disability starts before the insured's age 60 and continues to age 65, deductions and charges will be waived for all future policy years. If the disability begins after age 60, deductions and charges are waived as long as the disability exists but not beyond the latter of the insured's age 65 or the end of the initial level premium period.

<sup>4</sup> Eligibility for the Accelerated Death Benefit 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, MA, and WA, from the date of the physician's statement. Benefits advanced under this option may be taxable.



TransTerm<sup>SM</sup> is non-participating, flexible premium universal life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form Nos. ICC10-410, ICC10-415, ICC10-420, ICC10-425, and ICC10-430 respectively. Policy forms and numbers may vary and these policies may not be available in all jurisdictions. Insureds in New Jersey and Rhode Island are issued certificates through the National Consumer Protection Trust, Group Certificate Nos. 2-41050110, 2-41550110, 2-42050110, 2-42550110, and 2-43050110 respectively. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.



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an **AEGON** company