



# Everyone deserves a better Tomorrow.

TransLegacy<sup>SM</sup> is universal life insurance  
designed to be cost-effective  
and provides valuable benefits.

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

## Universal Life insurance that builds cash value.

You can buy universal life insurance that builds cash value at a guaranteed 4% interest rate. You can help protect yourself and eligible members of your family, all with the convenience of payroll deduction.

## Do you have enough life insurance, benefits for a terminal illness, and protections that help in the event of a layoff?

According to LIMRA, almost 9 in 10 Americans view life insurance as a necessity. Only 6 of 10 Americans surveyed said they actually own some sort of life insurance and half of American households said they needed more life insurance.<sup>1</sup> Now's your chance to join families across the country who are taking action.

You can choose the benefit amount 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>3</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>4</sup> You'll be able to keep your coverage and take it with you if you ever leave the company.

## You choose these benefits for yourself, your spouse, and your eligible dependent children and grandchildren.

There are two ways to choose benefits for your family. In addition to your benefits, you can buy a universal life policy for your spouse and each eligible child and grandchild. Or you could choose term life insurance protection attached to your policy or your spouse's that will add extra benefits.

No Physicals or Blood work<sup>2</sup>

Also available for your  
Spouse and Children

Guaranteed 4% Interest Rate

Cash Values

Convenient Payroll Deduction

Accelerated Death Benefit  
for Terminal Illness<sup>3</sup>

Level Death Benefit

Waiver of Monthly  
Deductions Due to Layoff<sup>4</sup>

<sup>1</sup> LIMRA, 2013 Insure Your Love Fact Sheet.  
Use of statistic does not imply endorsement.

<sup>2</sup> Acceptance based on answers to questions on your applications for coverage.

<sup>3</sup> Not available in Massachusetts

<sup>4</sup> Not available in Massachusetts, Maryland, Puerto Rico, Tennessee, Virginia, Vermont, or Washington.

Universal Life Insurance Issue Amounts Available to your Group

APPLICANT	AGE	Issue Amounts*
Employee	16 through 70	
Spouse or equivalent by state law	16 through 65	
Child	15 days through age 25	
Child or Grandchild	15 days through age 24	

*\* Not to exceed five times base salary.*

You can purchase coverage for as little as \$4 per week.

The price you pay will depend on your age and whether or not you use tobacco. Sample costs below show you how much coverage you can buy for just a few dollars a week.

NON-TOBACCO ISSUE AGE	\$4 A WEEK FACE AMOUNT includes WAIVER OF DEDUCTIONS FOR LAYOFF and TERMINAL ILLNESS RIDERS
25	\$ 46,602
35	\$ 30,352
45	\$ 19,191

This is a brief summary of TransLegacy<sup>SM</sup> Universal Life Insurance underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.  
Policy Form Series CPGLDU00 and CCGLDU00. Rider form series CRABTI00 and CRULWT00.  
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.