HELP PROTECT YOUR FAMILY'S FINANCIAL FUTURE

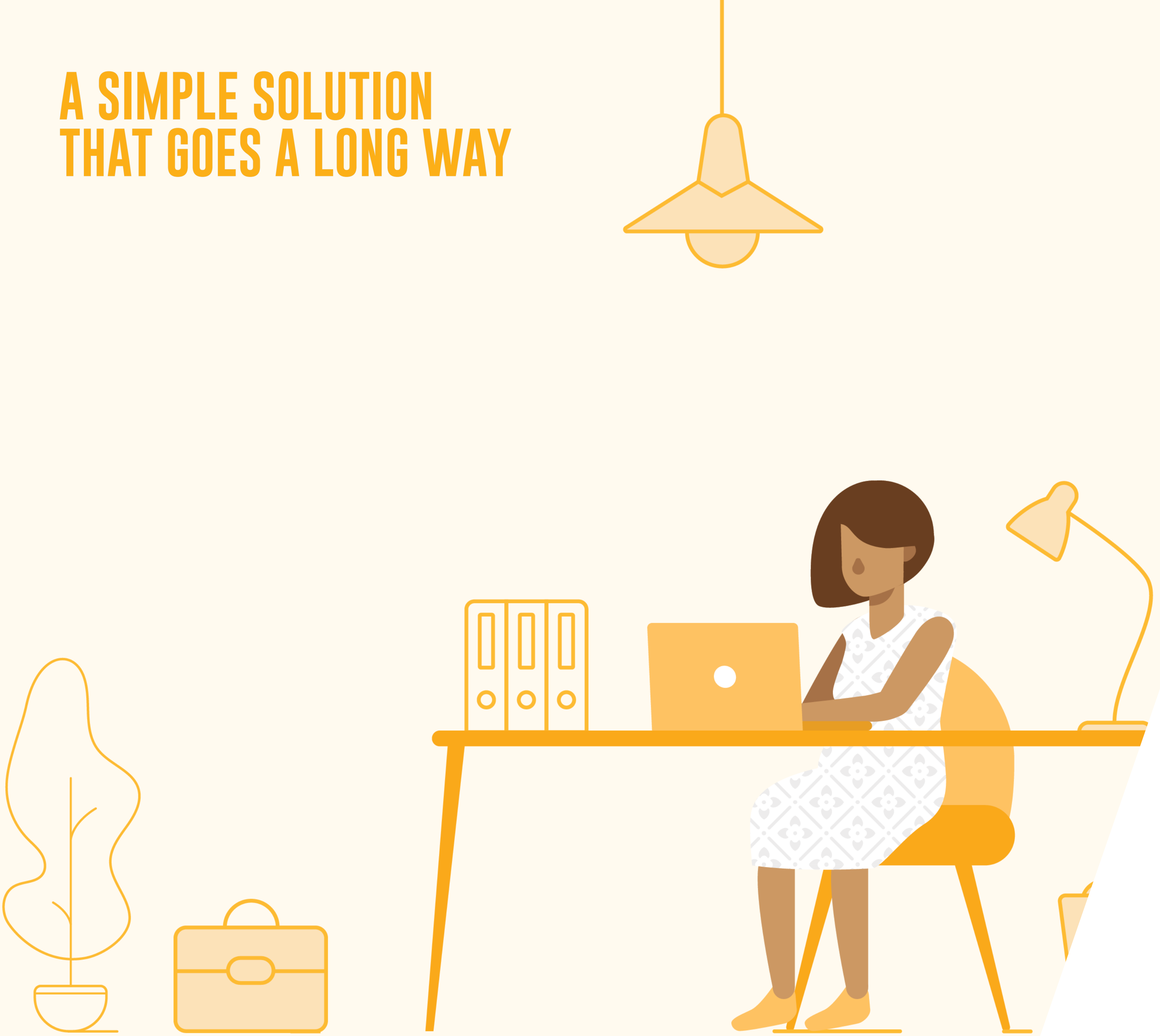
TRANSAMERICA GROUP TERM LIFE INSURANCE℠

Available to the employees of: Waco Family Medicine

Products underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa

TRANSAMERICA®

A SIMPLE SOLUTION THAT GOES A LONG WAY



The loss of a family member is already hard enough. If the unimaginable were to happen and you passed away, your loved ones should be able to focus on grieving — not how they'd pay the bills without you.

Help protect your family's financial future with Transamerica's group term life insurance.

That way, you and your family can have peace of mind.

HOW GROUP TERM LIFE INSURANCE WORKS

Our group term life insurance makes it easy to help protect what matters most. It adds an extra layer of protection from the unexpected by providing your family a death benefit.

Highlights of Group Term Life Insurance

SIMPLE ENROLLMENT OPTIONS

EASY PAYROLL-DEDUCTED PREMIUMS FOR DEPENDENT POLICIES

NO BLOOD TESTS OR PHYSICALS

FAMILY COVERAGE AVAILABLE

EMPLOYEE ASSISTANCE PROGRAM

EMERGENCY TRAVEL ASSISTANCE

IDENTITY THEFT SERVICES

See "Your Group Term Life Insurance Benefits" for more details

Policy Questions?

Visit: transamerica.com

Call: 855-244-8318

Your Group Term Life Insurance Benefits

The following benefits are included in your policy. Unless otherwise noted, all benefits and maximums are per insured person.

INCLUDED RIDERS	
Accelerated Death Benefit for Terminal Illness Rider (Rider Form Series TRTI14IC-1020)	**Included Max 80% of the death benefit, up to $240,000**
Accidental Death and Dismemberment Rider (Rider Form Series TRAD14IC-1020)	**Included**
Waiver of Premium Benefit Rider (Rider Form Series TRWP14IC-1020)	**Included Waiting Period: 6 Months**
Continuation for Approved Leave of Absence Rider (Rider Form Series TRCO14IC-1020)	**Included Maximum Benefit Period: 6 Months**
Portability Rider (Rider Form Series TRPR14IC-1020)	**Included**
Change of Insurance Carriers Rider (Rider Form Series TRTO14IC-1020)	**Included Maximum Benefit Period: 3 Months**

ADDITIONAL SERVICES	
Transamerica Employee Resources℠ Additional Services Rider (Rider Form Series TRVS1000-1021)	
EAP Core	**Included**
Emergency Travel Assistance	**Included**
Identity Theft	**Included**

Your Group Term Life Insurance Benefits

CLASS 1

BASIC TERM LIFE INSURANCE RATES FOR CLASS 1 - NON-CONTRIBUTORY	
RATE FREQUENCY	**EMPLOYEE RATE PER 1,000**
Monthly	$0.076

The above rates include *Transamerica Employee Resources* with EAP Core. The above rates include the following additional charges for the Accidental Death & Dismemberment Rider: $0.012 per thousand for the Employee.

SUPPLEMENTAL LIFE INSURANCE RATES FOR CLASS 1 - CONTRIBUTORY EMPLOYEE

MONTHLY UNI-TOBACCO RATES FOR EMPLOYEE
INCLUDES: ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER, ACCIDENTAL DEATH & DISMEMBERMENT RIDER, WAIVER OF PREMIUM BENEFIT RIDER, PORTABILITY RIDER, CONTINUATION FOR APPROVED LEAVE OF ABSENCE RIDER, AND CHANGE OF INSURANCE CARRIERS RIDER

ATTAINED AGE	RATE PER 1,000	$10,000	$100,000
Under 25	$0.024	$0.240	$2.400
25-29	$0.024	$0.240	$2.400
30-34	$0.030	$0.300	$3.000
35-39	$0.040	$0.400	$4.000
40-44	$0.054	$0.540	$5.400
45-49	$0.073	$0.730	$7.300
50-54	$0.111	$1.110	$11.100
55-59	$0.167	$1.670	$16.700
60-64	$0.217	$2.170	$21.700
65-69	$0.307	$3.070	$30.700
70 and Over	$0.307	$3.070	$30.700

SUPPLEMENTAL LIFE INSURANCE RATES FOR CLASS 1 - CONTRIBUTORY SPOUSE

MONTHLY UNI-TOBACCO RATES FOR SPOUSE
INCLUDES: ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER, ACCIDENTAL DEATH & DISMEMBERMENT RIDER, PORTABILITY RIDER, CONTINUATION FOR APPROVED LEAVE OF ABSENCE RIDER, AND CHANGE OF INSURANCE CARRIERS RIDER

ATTAINED AGE	RATE PER 1,000	$5,000	$50,000
Under 25	$0.024	$0.120	$1.200
25-29	$0.024	$0.120	$1.200
30-34	$0.030	$0.150	$1.500
35-39	$0.040	$0.200	$2.000
40-44	$0.054	$0.270	$2.700
45-49	$0.073	$0.365	$3.650
50-54	$0.111	$0.555	$5.550
55-59	$0.167	$0.835	$8.350
60-64	$0.217	$1.085	$10.850
65-69	$0.307	$1.535	$15.350

Employee must enroll in supplemental life insurance coverage in order for spouse to enroll. Dependent only coverage is not available. Spouse supplemental coverage cannot exceed 100% of the employee's supplemental coverage.

SUPPLEMENTAL LIFE INSURANCE RATES FOR CLASS 1 - CONTRIBUTORY CHILDREN		
MONTHLY RATES FOR CHILDREN INCLUDES: ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER, ACCIDENTAL DEATH & DISMEMBERMENT RIDER, PORTABILITY RIDER, CONTINUATION FOR APPROVED LEAVE OF ABSENCE RIDER, AND CHANGE OF INSURANCE CARRIERS RIDER		
RATE PER 1,000	**$5,000**	**$10,000**
$0.140	$0.700	$1.400

Employee must enroll in supplemental life insurance coverage in order for children to enroll. Dependent only coverage is not available.

BENEFIT REDUCTION SCHEDULE

Life insurance proceeds automatically reduce to the following percentages on the policy anniversary following the insured employee's birthday listed below:

CLASS 1	
POLICY ANNIVERSARY FOLLOWING AGE:	**REDUCTION IN COVERAGE AMOUNT:**
70	Coverage amount is reduced to 65% of the coverage amount prior to age 70
75	Coverage amount is reduced to 50% of the coverage amount prior to age 70

Definitions

SALARY

Salary means the Insured's annualized regular wages rounded up to the next highest $1,000. Salary does not include overtime or bonuses, cash awards, expense allowances, shift differential, goal sharing, variable pay, stock option earnings, incentive items or other extra pay items. Salary will be recalculated on each Anniversary Date.

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

Accelerates a portion of death benefit proceeds when an insured is diagnosed with a terminal illness which will result in death within 12 months. If an insured became terminally ill while covered under a prior policy, the amount available to be accelerated under the Transamerica policy will be reduced by the amount the insured accelerated or is eligible to accelerate under the prior policy. This benefit is payable only once per insured. When exercised, an administrative fee plus 12 months advanced interest will be deducted from the benefit payment. The death benefit will be reduced accordingly and this rider will terminate.

ACCIDENTAL DEATH & DISMEMBERMENT RIDER

Pays accidental death and dismemberment benefits if an insured dies or suffers dismemberment as a result of an accidental bodily injury. The accidental death benefit is equal to 100% of life insurance proceeds or $1,000,000, whichever is less. Accidental death or dismemberment must occur within 180 days of the accidental bodily injury. If more than one dismemberment occurs as a result of the same accidental bodily injury, a single benefit will be paid for the loss which has the largest benefit.

DEATH BENEFITS	CLASS 1
COMMON CARRIER BENEFIT For death resulting from a covered accident that occurs while riding as a fare-paying passenger on a mode of public transportation.	**100%**
AIR BAG BENEFIT For death resulting from an automobile accident in an automobile equipped with an air bag system installed as original equipment by the automobile manufacturer. The insured must have been seated in a seat intended to be protected by the air bag system and the air bag system must have deployed, as evidenced by a police accident report.	**5%**
SEATBELT BENEFIT For death resulting from an automobile accident where the insured was wearing and properly utilizing a seatbelt at the time of the accident, as evidenced by a police accident report. If the insured was driving, insured must have had a current and valid driver's license.	**10%**
TRANSPORTATION OF REMAINS BENEFIT For expense incurred for the transportation of the insured's body to a mortuary near the insured's primary place of residence, if death occurs more than the specified number of miles from the insured's primary residence.	**10% not to exceed $5,000/ 200 miles**

Definitions

DEATH BENEFITS	CLASS 1
SPOUSE TRAINING BENEFIT Benefit paid to the insured's spouse if the spouse enrolls in a training program within 365 days of the insured's death. The training program must be for the purpose of obtaining an independent source of income for the spouse. Subject to the Lifetime Benefits Limitation.*	**3% not to exceed $3,500**
ELDER CARE BENEFIT Benefit paid to the insured's surviving spouse to care for an elder as long as an elder is receiving elder care before the effective date of this benefit. Subject to the Lifetime Benefits Limitation.*	**3% not to exceed $3,500 Elder Age: 70**
CHILD EDUCATION BENEFIT Benefit paid if the insured is survived by a child, within the range of age 17 through age 21, who is enrolled or enrolls within 365 days of the insured's death, as a regular full-time student at an accredited secondary school, college, university, or trade school. Benefit is payable each year, up to four consecutive years, while the child remains enrolled as a full-time student. Benefit is paid in equal installments over the four-year period. Separate benefits will be paid for each child meeting the requirements for this benefit. Evidence of student status must be provided annually. Subject to the Lifetime Benefits Limitation.*	**3% not to exceed $3,500**
CHILD CARE CENTER BENEFIT Benefit paid if the insured is survived by a child, within the age range of 15 days through 12 years, who is enrolled or enrolls within 90 days of the insured's death, in a qualified child care center on less than a 24-hour per day basis for which an expense is incurred. Benefit is payable each year, for up to four years, while the child remains enrolled in a childcare center. Benefit is paid in equal installments over the four-year period. Separate benefits will be paid for each child meeting the requirements for this benefit. Subject to the Lifetime Benefits Limitation.*	**3% not to exceed $3,500**

*Lifetime Benefits Limitation

The Spouse Training Benefit, Elder Care Benefit, Child Education Benefit, and Child Care Center Benefit are subject to an aggregate lifetime benefit limit of $15,000.

Definitions

DISMEMBERMENT BENEFITS	CLASS 1
Loss of two or more: hand, foot, or sight of one eye	100%
Loss of speech and loss of hearing in both ears	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of one: hand, foot, arm, leg or sight of one eye	50%
Loss of speech or loss of hearing in both ears	50%
Loss of hearing in one ear	25%
Loss of thumb and index finger on same hand	25%

WAIVER OF PREMIUM RIDER

After an insured employee has satisfied the waiting period, a waiver of premium credit will be issued in an amount equal to the premiums that were due, and which were paid, for the insured's coverage during the waiting period, including any dependent insurance. Monthly waiver of premium credits will continue for each month the insured employee continues to be totally disabled, subject to the termination provisions in this rider. Employer will continue to include the totally disabled insured in the monthly premium calculation and then apply the waiver of premium credit issued.

No credit will be issued for any period:

- Occurring more than one year prior to the receipt of a written notice of claim
- After the insured employee is no longer totally disabled
- After the insured employee's insurance under this rider ends

No premiums will be waived during periods of total disability if the insured employee is not under the normal and customary care of a physician. No premiums will be waived after the insured employee ceases to be totally disabled. Premiums waived will not be deducted from the proceeds.

PORTABILITY RIDER

If an insured's insurance ends under an employer's policy, this rider allows the insured to continue insurance on a different group term life insurance policy specifically issued for, and limited to, providing portability coverage for persons whose coverage ends under an employer's policy.

An insured can apply under the portability policy if insurance under the policy terminates due to any of the following:

- The insured's employment ends
- The insured's membership in an eligible class under the policy ends
- The insured's membership in a class eligible for dependent coverage ends
- The insured dies with active dependent coverage
- The dependent no longer meets the dependent definition

To qualify for the portability policy:

- The insured cannot be on continuation under the Continuation Due to Total Disability provision of the policy
- The insured must be covered under the policy on the day before coverage terminates under the policy
- The insured must be under the age of 60 on the date portability will take effect
- The insured cannot also apply for conversion under the Conversion Option provision of this policy

The insured must apply for the portability policy in writing within 31 days after coverage under the policy ends. The amount of insurance that can be applied for without evidence of insurability cannot exceed the amount of coverage in effect on the day before insurance terminates under the policy. The only rider available under the portability policy is the Accelerated Death Benefit for Terminal Illness Rider, where available. No other riders are available.

CONTINUATION FOR APPROVED LEAVE OF ABSENCE RIDER

Under this rider, insurance can continue for up to a specified maximum benefit period if the insured is not in active service due to an approved leave of absence for which the employer has determined.

The following absences are not eligible for continuation under this rider:

- The insured's normal vacation time

- The insured's paid sick leave
- Any time period for which coverage is being continued under the Continuation Due to Total Disability provision
- Any time period for which the premium is being waived due to the insured's total disability, if included in the policy
- Any leave the employer determines as not being eligible for continuation under this rider

Continuation will end on the earliest of:

- The end of the specified continuation period
- The date the insured returns to active service
- The end of the period for which premiums are paid if the next premium is not paid by its due date, subject to the grace period
- The date the insured becomes covered under another group term life insurance policy as an employee or member
- The date premiums begin being waived under the Waiver of Premium Benefit Rider, if part of the policy
- The date this rider terminates
- The date the group master policy terminates

CHANGE OF INSURANCE CARRIERS RIDER

Provides continuity of insurance under our policy to any employee who meets specific criteria and is specifically named by the employer and approved by us to be issued a specified amount of coverage for a specified period of time.

Employees eligible for continuity of insurance under this rider must satisfy all of the following requirements on the policy effective date:

- The employee meets the definition of an eligible person, except for the active service requirement
- The employee is not in active service due to sickness or injury, other than total disability
- The employee was covered under the prior policy on the day immediately prior to the policy effective date. Prior policy means a group term life insurance policy issued by another insurance carrier that is being replaced by our policy.

The amount of coverage cannot exceed the amount of coverage the employee would have under the prior policy had it remained in force or the amount of coverage the employee is eligible for under our policy, whichever is less. Benefits paid under our policy will be reduced by any amount paid under the prior policy.

Continuity of insurance is not available on an employee if any of the following are true:

- The employee's insurance is being continued under a waiver of premium or similar provision of the prior policy
- The employee's insurance is being continued under a continuation or portability provision of the prior policy
- The employee converted, or was eligible to convert, coverage with the prior insurance carrier
- The employee is not in active service due to reasons other than sickness or injury, other than total disability

Limited insurance issued under this rider will begin on the policy effective date and will continue until the earliest of:

- The date the specified period of time approved by us has expired
- The date the employee returns to active service
- The date the employee's employment terminates

- The date coverage would otherwise terminate under our policy

CONTINUATION DUE TO TOTAL DISABILITY

If insurance terminates while the insured is totally disabled, insurance for the insured and dependents will continue for up to 6 months, provided:

- The total disability began on or after the insured's 16th birthday and prior to the insured's 60th birthday
- The insured has been totally disabled for at least 6 consecutive months immediately preceding such termination
- We receive written notice and satisfactory proof of total disability while the insured is living, and such notice and proof is received within 31 days of coverage termination
- The insured continues to be totally disabled
- The insured is not eligible for coverage under any new policy being issued to the employer to provide group term life insurance to its employees

During the continuation period, premiums must continue to be paid on the same basis as premiums were paid on the day before total disability began, except when the Waiver of Premium benefit rider is part of the policy for the insured's classification. At the end of the continuation period, the insurance will terminate, subject to the conversion option.

CONVERSION OPTION

If insurance is terminated or reduced, the insured can convert to permanent life insurance in an amount not to exceed the amount of insurance that is terminating or the amount of the benefit reduction, less the amount of life insurance for which the insured becomes eligible under any group policy within 31 days after the date his or her insurance ended or was reduced. To be eligible for conversion, coverage must be ending or reducing due to one of the following:

1. The insured's group term life insurance is ending for one or more of the following reasons:
    - The insured ceases to be in an eligible class
    - The insured's employment ends
    - The insured's continuation of insurance, if any, ends
    - The group master policy ends
    - The group master policy is changed to end life insurance for the eligible class to which the insured belongs to
2. The insured's life insurance is reduced:
    - On or after the insured attains a specified age
    - Because the insured changes from one eligible class to another
    - Due to a group master policy change

The permanent life insurance will be issued on any policy form, other than individual term life insurance, that we then customarily offer, without any optional riders. The premium for the permanent life insurance will be based upon our premium rates then in use, the insured's attained age and class of risk at the time of conversion, together with the form and amount of insurance chosen. No evidence of insurability will be required. The policy will take effect on the day following the end of the conversion period.

ADDITIONAL SERVICES
Transamerica Employee Resources

EAP CORE

Employee Assistance Programs (EAP) are voluntary, work-based programs that offer a wide array of services such as confidential assessments, short-term professional counseling, referrals, and follow-up services to employees and their family members when dealing with or preparing for personal, professional, and health-related events. EAP Core services include*:

- Clinical Support – 24/7 unlimited access to clinical experts via text, chat, and email. Up to 3 Face-to-Face or Video grief/bereavement counseling sessions
- Work-Life Benefits – Online content and research to support childcare, elder care, pet care, housing, education and more
- Legal and financial benefits. Unlimited telephone access to on staff attorneys and financial professionals for assistance and guidance
- Grief and bereavement counseling
- Account Management Support
- Guidance Resources Online and Guidance Now website and app
- Online Health Risk Assessment
- Customized communications and Resources – PDF and digital content
- Critical Incident Site/Stress De-briefing (CISD) - $265 per hour by request
- Monthly training hours/webinars - $190 per hour fee for service
- Online basic will prep – no fees

*Available services may vary by state.

This is not insurance.

EMERGENCY TRAVEL ASSISTANCE (ETA)

Global emergency travel assistance services provide immediate support and assistance in cases of medical or non-medical related situations. When members are traveling more than 100 miles from home for less than 90 consecutive days, they have access to travel assistance services which includes a variety of services including Medical Evacuation and Repatriation; Prescription Assistance; Compassionate Visit; and more!

Assist America's Operation Center is staffed 24 hours a day, 365 days a year with trained multilingual and medical personnel, to assist members in an emergency. One simple phone call to the Operation Center will connect members for assistance using the Assist America Mobile app or direct dialing when traveling domestic or internationally.

The Emergency Travel Assistance is not insurance.

IDENTITY THEFT (IDT)

Assist America's Identity Theft Protection Program offers tools to protect your personal data. Services include credit and debit card internet surveillance when registering credit cards through the Card Patrol secure site; telephonic assistance with lost or stolen credit card and documents; and a dedicated Fair Credit Reporting Act (FCRA) certified caseworker who will provide telephonic support services to assist with restoring your personal information.

The Identity Theft service is not insurance.

Limitations and Exclusions

SUICIDE EXCLUSION

Benefits will not be paid if the insured dies by suicide, whether sane or insane, within the first two years (or any shorter period as may be required by applicable law in the state where the policy is delivered or issued for delivery) of insurance. If this occurs:

- Any premium paid for the basic life insurance will be returned to the employer
- An amount equal to premiums paid for supplemental life insurance will be paid to the beneficiary

ACCIDENTAL DEATH & DISMEMBERMENT RIDER

Benefits under this rider will not be payable for any loss caused in whole or in part by, or resulting from, any of the following:

- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane
- Disease, physical or mental infirmity or any medical or surgical treatment for such condition
- An infection not occurring as a direct result or consequence of the accidental bodily injury
- Committing or attempting to commit a felony or engaging in an illegal occupation
- Voluntary taking or use of any drug, whether legal or illegal, unless prescribed or administered in accordance with a Physician's instruction; or an over the counter drug, taken in accordance with the instructions
- Voluntary taking, absorbing, or inhaling a poison, gas, or fumes, unless a direct result of an occupational accident
- Involvement in an accident that occurs while intoxicated according to the laws of the jurisdiction in which the accident occurs
- Travel in or descent from an aircraft, if a Covered Person acted in a capacity other than as a passenger
- Travel in an aircraft or device used for testing or experimental purposes, used by or for any military authority, or used for travel beyond the earth's atmosphere
- War or any act of war, whether declared or undeclared
- Riding or driving an air, land, or, water vehicle in a race, speed, or endurance contest
- Hang gliding, sky diving, mountain or rock climbing, bungee jumping, parachuting, ultralight, soaring, ballooning and parasailing
- The Insured's incarceration
- The release of nuclear energy

This rider will terminate on the earliest of:

- The date the employer requests to cancel this rider
- The date the group master policy terminates

Insurance under this rider will end on the earliest of:

- The date the rider terminates
- The date the insured person's insurance ends under the group master policy

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

This rider will terminate on the earliest of:

- The date the employer requests to cancel this rider
- The date the group master policy terminates

Limitations and Exclusions

Insurance under this rider will end on the earliest of:

- The date the rider terminates
- The date the insured requests to terminate his or her coverage under this rider
- The date the insured person's insurance ends under the group master policy
- The date an accelerated death benefit is paid on an insured person (for that insured person only)

WAIVER OF PREMIUM RIDER

Benefit payments under this rider will cease on the earliest of:

- The date of the insured's death
- The date the insured's total disability ends
- The date the insured refuses to give proof of his or her continuing total disability if requested
- The date the insured refuses to be examined by a physician of the company's choice if requested
- The date the insured's coverage under the rider ends
- The date the group master policy ends

This rider will terminate on the earliest of:

- The date the employer requests to cancel this rider
- The date the group master policy terminates

Insurance under this rider will end on the earliest of:

- The anniversary date on or following the insured's 60th birthday, unless the insured is totally disabled prior to that date and remains totally disabled, in which case coverage under this rider will end no later than the anniversary date on or following the insured's 65th birthday
- The date the rider terminates
- The date the insured person's insurance ends under the group master policy

PORTABILITY RIDER

This rider will terminate on the earliest of:

- The date the employer requests to cancel this rider
- The date the group master policy terminates

Insurance under this rider will end on the earliest of:

- The date the rider terminates
- The date the insured person's insurance ends under the group master policy

CONTINUATION FOR APPROVED LEAVE OF ABSENCE RIDER

This rider will terminate on the earliest of:

- The date the employer requests to cancel this rider
- The date the group master policy terminates

Insurance under this rider will end on the earliest of:

- The date the rider terminates

- The date the insured person's insurance ends under the group master policy

CHANGE OF INSURANCE CARRIERS RIDER

This rider will terminate on the earliest of:

- The date the limited insurance has ended for all employees under the rider
- The date the group master policy terminates

***TRANSAMERICA EMPLOYEE RESOURCES* (ADDITIONAL SERVICES RIDER)**

This rider will terminate on the earliest of the following dates or events:

- The date the contract terminates
- The date we receive the employer's request to cancel this rider, or the effective date of cancellation requested, if later
- The date we terminate this rider, following at least a 60-day advance written notice to the employer of our intent to cancel this rider

TERMINATION OF INSURANCE

Subject to the conversion option or any continuation or portability option, insurance will end on the earliest of the following:

For basic term life on the insured:

- The date of the insured's death
- The last day of the month in which the insured no longer qualifies for insurance as an eligible person
- The date the group master policy lapses due to non-payment of premium, subject to the grace period
- The date the group master policy terminates

For supplemental life insurance on the insured:

- The date the insured's basic term life insurance terminates
- The date the supplemental life insurance lapses, subject to the grace period
- The policy anniversary, if the insured elects not to enroll in supplemental life insurance for the next plan year
- The date the employer discontinues offering supplemental life insurance for the insured's class

For supplemental life insurance on an insured's dependent:

- The date the insured's basic term life insurance terminates
- The date of the dependent's death
- The date the supplemental life insurance lapses due to non-payment of premium, subject to the grace period
- If dependent is the insured's spouse, the date the spouse no longer meets the definition of spouse
- If dependent is an insured's child, the policy anniversary on or immediately following a dependent child's 26th birthday, unless the child is incapable of self-sustaining employment because of a mental or physical disability
- The date the dependent becomes an eligible person under the group master policy
- The policy anniversary, if the insured elects not to enroll in supplemental life insurance for the dependent for the next plan year

- The date the employer discontinues offering supplemental life insurance for dependents for the insured's class

Group Benefits Disclosure Policy

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness, and integrity. In addition, we realize that having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at **tebcs.com**.

Notes

Policy Questions?

Visit: transamerica.com

Call: 855-244-8318

This is a brief summary of *Transamerica Group Term Life Insurance* SM – TL14 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy form series ICC20 TMTL14IC-1020 and ICC20 TCTL14IC-1020. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Please refer to the policy, certificate, and riders for complete details.

EAP services provided by ComPsych for Transamerica Life Insurance Company. ComPsych and Transamerica are not affiliated in any way.

ETA and IDT services provided by Assist America for Transamerica Life Insurance Company. Assist America and Transamerica are not affiliated in any way.

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