



YOUR FAMILY DESERVES A BETTER TOMORROW

Trans\$ureSM interest sensitive whole life insurance

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.¹ How about you and your family?

You can take action now by choosing the amount of coverage you need between \$5,000 and \$500,000. 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.² 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.³

Here's another plus: if you buy this policy and continue to pay the monthly cost, after 15 years or at age 65, whichever is later, you'll have a 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 protection 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 – 70	\$5,000 – \$500,000
Spouse or equivalent by state law	16 – 65	\$5,000 – \$100,000
Child or grandchild	15 days – 24 years	\$25,000 whole life policy
Child	15 days – 25 years	\$10,000 child term rider

Meaningful guarantees
for your family's future:

Life insurance benefits that
will never decrease

Premiums that will never
increase

A 4% guaranteed
interest rate

A paid-up whole life
insurance policy for
your retirement

¹ LIMRA, Trends in Life Insurance Ownership study, 2010.
Use of statistic does not imply endorsement.

² Not available in Massachusetts.

³ Not available in Massachusetts, Minnesota, New Jersey, 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.

\$4 A Week			
Non-Tobacco Issue Ages	Death Benefit Amount	Terminal Illness Benefit Amount	Reduced Paid Up Policy Amount at 15 years or Age 65, whichever is later.*
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

\$10 A Week			
Non-Tobacco Issue Ages	Death Benefit Amount	Terminal Illness Benefit Amount	Reduced Paid Up Policy Amount at 15 years or Age 65, whichever is later.*
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. 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 of 15 years or 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 Trans\$ureSM, Interest Sensitive Whole Life Insurance. Policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPWL0100 and CCWL0100.

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.