# YOUR FLEXIBLE

TRANS\$URE<sup>SM</sup> WHOLE LIFE INSURANCE

BENEFITS

## *Trans\$ure* is whole life insurance, underwritten by Transamerica Life Insurance Company. It's protection for the ones you love.

When Tammy begins job hunting in a new city, her stellar resume and experience let her be choosy about her employment options and compensation. Since one of her kids is on the autism spectrum, benefits — including life insurance — play a huge part in her decision-making process.

She chooses a job at a growing company with available whole life insurance from Transamerica. She likes that she could borrow against the cash value of the death benefit in an emergency. Because her son will need lifelong care, she will always need life insurance, so she also appreciates the paid-up death benefit offered after the later of 16 years or age 65.

#### FEEL A SENSE OF FINANCIAL SECURITY

*Trans\$ure* is designed to help provide financial protection for your family. With the policy, you can use the death benefit for final expenses, college tuition, living expenses, or to provide an inheritance. It also builds cash value at a minimum 4% interest rate that you can borrow against.<sup>1</sup>

Whole life insurance is a great supplement to an employer's term life insurance because it provides protection for an entire lifetime, not just while you are part of the workforce.

#### **ELIGIBILITY**

- Employee, ages 16 through 70 (\$5,000 \$500,000<sup>2</sup> benefit, not to exceed 5x base salary).
- Spouse or equivalent by law, ages 16 through 65 (\$5,000 \$100,000 benefit).
- Children/grandchildren, ages 15 days through 24 (\$25,000 benefit).

#### **CHOOSE A COMPANY YOU CAN TRUST**

In today's financial environment, it's smart to have life insurance through a reliable company with a heritage of more than 100 years of helping families. You can trust Transamerica to be there when you need us most.

<sup>1</sup>Upon written request, employees may borrow up to the available loan value of their certificate. The interest rate on cash value securing loans is 8.0% (7.4% in advance) with a minimum loan amount of \$250. The loan value of the certificate is the cash value less the amounts of any existing loans, loan interest payable in advance to the next certificate anniversary and three monthly deductions.

<sup>2</sup>We base your acceptance on the information you provide on your insurance application.

This is a summary of *Trans\$ure* Whole Life Insurance, **underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.** Policy form series CPWL0100 and CCWL0100. Rider form series CRABTIO0, CRULWT00, CRABLT00, CREXTB00, CRABCC00, CRADD200, CRISLT00, CRWPL100, CRWP0100 and CRHIL00. Forms and form numbers may vary. This insurance 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 tebcs.com.

#### **HOW IT WORKS**

- Payroll-deducted premiums.
- Accumulates cash value.
- Guaranteed 4% interest rate.
- Loan and withdrawal options.



#### 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.

### For more information, please contact: Pierce Insurance Agency (800) 421-3142 Info@Pierceins.com http://pierceins.com/department-of-public-safety/

Use this area to select your face amount and total up the monthly premium.

	AGE	FACE AMOUNT	MONTHLY PREMIUM
Insured			
Employee			
Spouse			
Child			
Grandchild			
		TOTAL PREMIUM	