



## NC Judicial Branch

# YOUR TRANSAMERICA ENROLLMENT MATERIALS



Whole Life Insurance

**TransElite**  
Universal Life Insurance



ADMINISTRATIVE OFFICE OF THE COURTS



**RUSS EUBANKS**  
CHIEF HUMAN RESOURCES OFFICER  
HUMAN RESOURCES DIVISION

PO BOX 2448, RALEIGH, NC, 27602  
O 919-890-1108  
F 919-890-1905  
RUSS.V.EUBANKS@NCCOURTS.ORG

April 15, 2026

To All North Carolina Judicial Branch Hiring Authorities:

On behalf of the NC Judicial Branch Insurance Committee, I am pleased to announce an enrollment opportunity for Whole Life, Universal Life, and Long-Term Care Insurance. These supplemental insurance products went through a competitive bid process and were selected based on rates, competitive features, and guaranteed issue. Premiums are conveniently paid through payroll deduction.

The Whole Life and Universal Life policies are underwritten by Transamerica Life Insurance Company and are available on a guaranteed-issue basis. Both life options include a unique Chronic Condition Rider and have very competitive pricing for employees, spouses, children, and grandchildren. A Pierce Insurance Agency representative will gladly discuss benefit options with you in person or by telephone. Contact Pierce Insurance Agency at (800) 421-3142 or visit <https://pierceins.com/nc-judicial-branch/>.

The Long-Term Care insurance (LTCi) is underwritten by National Guardian Life and provides comprehensive coverage for care in your home, community, and a facility. LTCi protects your retirement from the costs of an extended care need. For those currently dealing with a care-giving need with a loved one, YourCare360, an added benefit at no additional cost, is an online portal that brings together a variety of vendors that may be helpful as well as free resources that include guides to having tough conversations, at-home assessments, and doctor & facility directories providing in-depth information about safety and care. Visit [ncjudicialbranch.yourcare360.com](http://ncjudicialbranch.yourcare360.com) to view an educational webinar and request a quote, or call (877) 590-2656.

The Judicial Branch Insurance Committee appreciates the opportunity to provide the best supplemental insurance options to employees across the courts of North Carolina. Each employee is encouraged to speak with representatives of ACSIA (LTCi) and Pierce Insurance (Life Insurance) to fully understand these offerings.

**Open enrollment begins May 1, 2026, and continues through July 31, 2026.**

*Russ Eubanks*

Russ Eubanks  
Chief Human Resources Officer

# NC Judicial Branch ENROLLMENT MATERIALS



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**Enroll, Ask Questions & Request A Quote** Call 800-421-3142 or  
go to <https://pierceins.com/nc-judicial-branch/>

Pierce Insurance Agency is an independent agency  
representing Transamerica Life Insurance Company.



# INSURANCE THAT HAS YOUR BACK

*TRANSAMERICA INTEREST SENSITIVE  
WHOLE LIFE INSURANCE<sup>SM</sup>*



Available to the employees of: NC Administrative Office of the Courts  
(NCAOC)

**Products underwritten by Transamerica Life Insurance  
Company, Cedar Rapids, IA**



TRANSAMERICA®

# ABOUT TRANSAMERICA INTEREST SENSITIVE WHOLE LIFE INSURANCE

## HELPING YOU PROTECT YOUR FAMILY.

You know life is unpredictable and anything can happen at a moment's notice. Are you prepared to protect your financial legacy and help secure your family's future?

Whole life insurance is a permanent\* life insurance option that has a guaranteed death benefit to help provide your family with financial support when you are gone. Your premium never increases over the life of the policy and you have the option to access the policy's cash value to use as you see fit.\*\*

Whole life insurance provides a variety of benefits that may be appealing to someone who doesn't want a lot of guess work when buying life insurance.

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## Interest Sensitive Whole Life Insurance Highlights



**LEVEL  
PREMIUMS  
NEVER CHANGE**



**GUARANTEED  
ISSUE MEANS  
AUTOMATIC  
ACCEPTANCE**



**GUARANTEED  
MINIMUM  
INTEREST RATE  
OF 3.75%**



**FULLY  
PORTABLE IF  
YOU LEAVE OR  
RETIRE**

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*See "Your Interest Sensitive Whole Life Insurance Benefits" for more details.*

Whole life insurance offers more than the traditional death benefit of money for your loved ones or a way to pay for final expenses. As long as premiums are paid and current, it stays in force for your lifetime as opposed to term life insurance that is for a specific number of years. Whole life insurance also has a cash value that is earned based on a fixed rate of interest which you can borrow against if needed.

## Policy Questions?

 **Visit:** [transamerica.com](https://transamerica.com)

 **Call:** 888-763-7474

\* In using the term "permanent", it is important to note that the insurance could lapse prior to the maturity due to non-payment of premiums.

\*\* Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

## Your Interest Sensitive Whole Life Insurance Benefits

SUPPLEMENTAL BENEFITS	
INCLUDED RIDERS	PLAN OPTION 1
Waiver of Premium for Layoff or Strike Rider (Rider Form Series TRLS1300-1120)	Included
Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLTI100) <i>Accelerates up to the lesser of \$150,000 or 75% of the applicable death benefit</i>	Included

SUPPLEMENTAL BENEFITS	
INCLUDED RIDERS	PLAN OPTION 2
Waiver of Premium for Total Disability Rider (Rider Form Series TRWP1300-1120)	Included
Waiver of Premium for Layoff or Strike Rider (Rider Form Series TRLS1300-1120)	Included
Accelerated Death Benefit for Chronic Condition Rider (Rider Form Series TRLLT500-0621) <i>Accelerates either 4% of the death benefit amount for a monthly benefit or 20% of the death benefit amount as a one-time lump sum payment</i>	Included
Accelerated Death Benefit for Terminal Condition Rider (Rider Form Series CRLTI100) <i>Accelerates up to the lesser of \$150,000 or 75% of the applicable death benefit</i>	Included

## Definitions

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### **CHILD TERM INSURANCE RIDER (CTR)**

If included in the contract, this rider allows an insured employee or spouse (but not both) to insure all eligible children, age 15 days and no older than age 25 years, for the selected amount of term insurance. Insurance on each child terminates on the child's 26<sup>th</sup> birthday or when the parent's insurance ends, whichever is earlier. Upon termination, the child has 31 days in which to convert to an individual contract for up to the lesser of 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.

### **WAIVER OF PREMIUM FOR TOTAL DISABILITY RIDER (WP)**

If included in the plan design, waives the monthly premiums while an employee is totally disabled. Once the consecutive six-month waiting period is satisfied, monthly premiums will be waived retroactively to the commencement of total disability and continue as long as the employee remains totally disabled, subject to certain conditions. Rider is available for issue up to age 55. The disability must begin on or after the employee's 18<sup>th</sup> birthday and before the employee's 60<sup>th</sup> birthday. Benefits are based on the employee's total disability only. Total disability of an insured spouse or child does not qualify for this waiver.

### **WAIVER OF PREMIUM FOR LAYOFF OR STRIKE RIDER (WLR)**

Waives the monthly premiums if the employee is involuntarily laid off or is on strike. Benefits are based on the employee's layoff only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured employee's layoff. Rider is available through age 55 and terminates on the contract anniversary on or following the employee's 60<sup>th</sup> birthday or when the insurance is assigned to another party, whichever is earlier.

### **ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER (CHR)**

If included in the plan design, accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a chronic condition and, in the best medical judgment, is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that requires substantial supervision for a period of at least 90 days to protect the insured from threats to their safety.

The insured will choose one of the following accelerated death benefit options under this rider:

- **Option 1** - A monthly benefit equal to the applicable percentage of the death benefit amount shown on the Product Details. Written certification of the insured's continued chronic condition by a physician is required, at reasonable intervals, in order to continue receiving the monthly benefit.
- **Option 2** - A one-time lump sum equal to the applicable percentage of the death benefit amount shown on the Product Details. Upon payment of this lump sum benefit, the rider will terminate.

### **ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER (TI)**

Accelerates a portion of the death benefit amount if an insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months. When exercised, the administrative expense charge and 12 months advanced interest will be deducted from the benefit payment, the death benefit and other contract values will be reduced accordingly and this rider will terminate.

## Limitations and Exclusions: What Doesn't Qualify

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If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Individuals currently on disability or on premium waiver are not eligible for insurance.

During the first two years, the death benefit for suicide (while sane or insane) is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

### **PORTABILITY OPTION**

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can continue through the Transamerica Portability Trust by submitting a written request to exercise this option no later than 31 days after the date of termination. The employee will be billed directly and premiums may exceed the premiums that were paid through the employer due to increased administrative costs for direct billing.

### **CHILD TERM INSURANCE RIDER**

The term insurance on an insured child will terminate on the earliest of the following:

- The date the contract terminates, subject to the Conversion Options of this rider
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The certificate anniversary following the date the insured child is no longer eligible as a dependent child
- The certificate anniversary after the last insured child has reached his or her 26<sup>th</sup> birthday
- The date a nonforfeiture option under the contract, if any, becomes effective

### **WAIVER OF PREMIUM FOR TOTAL DISABILITY RIDER**

Monthly premiums will not be waived if the insured's total disability results from any of the following:

- The insured's attempted suicide or intentionally self-inflicted injury while sane or insane
- The insured's commission of or attempting to commit a felony or engaging in an illegal occupation
- The insured's participation in a riot or insurrection
- The insured's voluntary use of alcohol or any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction
- The insured's voluntarily taking, absorbing or inhaling a poison, gas or fumes
- An accident that occurs while the insured was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs
- The insured's travel in or descent from any vehicle for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip
- War or any act of war, whether declared or undeclared
- The insured's service in the military or any auxiliary unit attached thereto

The benefits provided by this rider will stop on the earliest of the following:

- The date the insured's total disability ends
- The date the insured dies
- 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 our choice if requested
- The certificate anniversary that coincides with or next follows the insured's 70th birthday

## Limitations and Exclusions: What Doesn't Qualify

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- The date the contract or this rider ends

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The certificate anniversary that coincides with or next follows the insured's 60th birthday
- The date the insured assigns the contract to another individual
- The date a nonforfeiture option under the contract, if any, becomes effective

### **WAIVER OF PREMIUM FOR LAYOFF OR STRIKE RIDER**

The monthly premium will be waived for up to 6 months, for up to 3 layoffs or strikes, in any one 12-month period.

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The certificate anniversary that coincides with or next follows the insured's 60th birthday
- The date the insured assigns the contract to another individual
- The date a nonforfeiture option under the contract, if any, becomes effective

### **ACCELERATED DEATH BENEFIT FOR CHRONIC CONDITION RIDER**

Rider benefits will not be paid if the insured meets the requirements of the Eligibility for Benefits provision as a result of the following:

- An intentionally self-inflicted injury or attempted suicide
- The insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness
- The insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity

The rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date on which cumulative monthly accelerated death benefit payments equal 100% of the death benefit amount, subject to any rights under the Extension of Benefits Rider (if included on the plan design)
- The date a one-time lump sum accelerated death benefit payment is paid in lieu of any monthly accelerated death benefit
- The date a nonforfeiture option under the contract, if any, becomes effective

## Limitations and Exclusions: What Doesn't Qualify

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### ACCELERATED DEATH BENEFIT FOR TERMINAL CONDITION RIDER

This rider will terminate on the earliest of the following:

- The date the contract terminates
- The date the contract lapses, subject to the grace period
- The date the insured requests termination
- The date the insured dies
- The date a nonforfeiture option under the contract, if any, becomes effective
- The date an accelerated death benefit is paid under this rider

### TERMINATION OF INSURANCE

Insurance under this certificate will end on the earliest of any of the following:

- The monthly date following the receipt of written request to terminate insurance
- The maturity date
- The date the insured dies
- The date the certificate lapses or is surrendered under a nonforfeiture option, subject to the grace period
- The date the group master policy terminates, subject to the Portability Option

## Group Benefits Disclosure Policy

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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](https://www.tebcs.com).

### Policy Questions?

 **Visit:** [transamerica.com](https://www.transamerica.com)

 **Call:** 888-763-7474

This is a brief summary of *Transamerica Interest Sensitive Whole Life Insurance*<sup>SM</sup> WL13 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy Form Series TMWL1300-1120 and TCWL1300-1120. 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.

# BENEFITS FOR YOUR UNIQUE NEEDS

**TRANSELITE®  
UNIVERSAL LIFE INSURANCE**

**TransElite is universal life insurance, underwritten by Transamerica Life Insurance Company, that can help provide financial protection at a competitive cost.**

## HELP PROTECT THE PEOPLE WHO DEPEND ON YOU

Andrea chose universal life insurance because she didn't want to worry about what would happen to her 5-year-old, Samuel, in the event of her death. It helped her feel better about his well-being to know her life insurance death benefit would help him if the worst happened. Universal life insurance can help safeguard your family members' futures, with benefits that can assist with your final expenses and their dependent care, living expenses, or college tuition.

## HELP GIVE YOURSELF PEACE OF MIND

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value<sup>1</sup> so she can borrow against it in the future and protect her savings if an unexpected expense arises. In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires. Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100, just want to add to your term life policy, or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

<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.

This is a brief summary of TransElite® Universal Life Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPGUL300 and CCGUL300. 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](http://tebcs.com).

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## HOW IT WORKS

- No physicals or blood work
- Accumulates cash value
- Guaranteed 3% interest rate
- Loan and withdrawal options
- Convenient payroll deduction



**Visit:**

[transamerica.com](http://transamerica.com)



**Customer Service:**

888-763-7474



TRANSAMERICA®

## ENJOY OUR HASSLE-FREE APPLICATION AND CLAIMS PROCESS

Apply by answering a few simple questions. No physicals or blood work required.<sup>2</sup> Our easy-to-navigate website allows you to update your information, keep track of your policies, apply for loans, submit claims, and more from your PC or mobile device.

## USE YOUR BENEFITS WHEN YOU NEED THEM MOST

Fifteen years after Andrea signs up for universal life insurance, her son Samuel's car (older than her policy) breaks down in his junior year of college. She borrows against her policy's cash value to get him a reliable car, and they pay it back together by the time he graduates.

Life is unpredictable. Universal life insurance offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better.

If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier.<sup>3</sup> If you're laid off, monthly deductions are waived for up to six months so you maintain your policy.<sup>4</sup>

## TAKE OUR PORTABLE, FLEXIBLE POLICY WITH YOU

You have the option to keep your insurance when changing jobs and we can adjust premiums, death benefit, and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, or seeing your child through graduation.

## ELIGIBILITY

You can insure your eligible spouse, children (as Andrea did), and grandchildren with their own policies or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply, but all universal life policies can be maintained up to age 100.

	AGE LIMITS	BENEFIT
SELF	Ages 16 through 80	\$10,000 – \$500,000 benefit, not to exceed 5x base salary
SPOUSE OR EQUIVALENT BY LAW	Ages 16 through 65	\$10,000 – \$100,000 benefit
CHILDREN/GRANDCHILDREN	Ages 0 through 25 years	\$25,000 benefit
CHILDREN UNDER OPTIONAL CHILD TERM RIDER	Ages 15 days through 25 years	\$10,000 or \$20,000 benefit

<sup>2</sup> Acceptance based on answers to questions on the application for insurance.

<sup>3</sup> Accelerated Death Benefit for Terminal Condition Rider. This rider is not available in Louisiana, Massachusetts, Ohio, or Washington.

<sup>4</sup> This benefit is provided by the Waiver of Monthly Deductions for Layoff or Strike Rider. This rider is not available in Connecticut, Massachusetts, Puerto Rico, Tennessee, Vermont, or Washington.

Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.



TRANSAMERICA®

## Product Details

Included Riders	Plan 1	Plan 2
Accelerated Death Benefit for Terminal Condition Rider Accelerates up to the lesser of \$100,000 or 75%	Included	Included
Waiver of Monthly Deductions for Layoff or Strike Rider	Included	Included
Optional Additional Riders		
Accelerated Death Benefit for Living Benefit Rider Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump sum payment	None	Included
Extension of Benefits Rider Accelerates 4% for monthly benefit or 5% of one-time lump sum payment/Paid-up Benefit of 25% of Face Amount	None	Included
Waiver of Monthly Deductions for Total Disability Rider	None	Included
Employee Optional Riders		
Child Term Insurance Rider Benefit of \$10,000 or \$20,000 for each child All children in the family will be insured for the same coverage amount.	Included	Included

## Limitations and Exclusions

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If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for insurance.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

### Accelerated Death Benefit for Living Benefit Rider

We will not pay rider benefits for care that is received or loss incurred as a result:

- any sickness condition that begins before or during the waiting period.
- an intentionally self-inflicted injury or attempted suicide.
- war or any act of war, declared or undeclared, or service in the armed forces of any country.
- the insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness.
- the insured's commission of, or attempt to commit, a felony; or an injury that occurs because of involvement in an illegal activity.

We will not pay an Accelerated Death Benefit on any other riders attached to the contract.

### Extension of Benefits Rider

The rider will terminate on the earliest of:

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the date the entire death benefit has been paid under the Accelerated Death Benefit for Living Benefit Rider, or when the policy no longer satisfies the Eligibility for Benefits provision;
- the date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Living Benefit Rider;
- the date the nonforfeiture option, if any, becomes effective; or
- the date a one-time lump sum payment under the Accelerated Death Benefit for Living Benefit Rider is paid.

### Accelerated Death Benefit for Terminal Condition Rider

We will not pay for any conditions diagnosed prior to the effective date of the rider.

## Limitations and Exclusions

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### Waiver of Monthly Deductions for Total Disability Rider

We will not waive deductions if the employee's total disability results from:

- attempted suicide or intentionally self-inflicting injury, while sane or insane;
- commission of or attempting to commit a felony or engaging in illegal occupation;
- voluntary participation in a riot or insurrections;
- voluntary use of alcohol or any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction;
- voluntarily taking, absorbing or inhaling a poison, gas or fumes;
- an accident that occurs while the employee was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs;
- travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- war or an act of war, whether declared or undeclared;
- service in the military or any auxiliary unit attached thereto.

Benefit payments on this rider will terminate of the earliest of:

- the date the policy owner's total disability ends.
- the date the policy owner's death.
- the date the policy owner refuses to provide proof of their continuing disability is asked.
- the date the policy owner refuses to be examined by a physician of our choice if asked to do so.
- the anniversary date that coincides with or next follows the policy owner's 70th birthday.
- the date this rider or the contract ends.

The rider will terminate of the earliest of:

- the date the contract ends.
- the date the contract lapses, subject to the grace period.
- the date the policy owner requests termination.
- the date the policy owner dies.
- the anniversary date that coincides with or next follows the policy owner's 60th birthday.
- the date the policy owner assigns the contract to another individual.
- the date a nonforfeiture option under the contract, if any, becomes effective.

### Waiver of Monthly Deductions for Layoff or Strike Rider

We will waive deductions for:

- up to three layoffs or strikes in one 12-month period;
- for up to six months in any one 12-month period.

A 12-month period will be measured from the date the first month deduction is waived.

If the portability/conversion option provision of the contract is exercised, if any, the policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

The policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

This rider is not available for self-employed individuals.

The rider will terminate on the earliest of:

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the anniversary date on or after the insured reaches age 60;
- the date the policy owners assigns the contract to another individual; or
- the date a nonforfeiture option, if any, becomes effective.

## Limitations and Exclusions

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### Child Term Insurance Rider

- the date the contract ends;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the anniversary date on or after the insured child is no longer eligible as a dependent child;
- the anniversary date on or after the last insured child has reached age 26; or
- the date a nonforfeiture option, if any, becomes effective.

### Termination of Insurance

Insurance, including all riders, ends on the earliest of the following dates:

- the monthly contract date following the receipt of written request for surrender.
- the maturity date.
- the date of death.
- the date the contract ends, lapses or becomes fully paid-up life insurance, subject to the grace period.
- the date a nonforfeiture option becomes effective.

### Portability/Conversion Option

If an employee loses eligibility for this insurance due to termination or class eligibility, insurance can be converted to an individual policy by submitting an application and the first month's premium to us within 31 days after termination or class change. The amount of insurance cannot exceed the amount of insurance that ceases because of termination or class change, less the amount of any life insurance the insured is eligible for under the same or another group policy within 31 days after termination. No evidence of insurability is required.



# HELPING PROTECT WHAT MATTERS MOST

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A step-by-step guide for  
submitting a life insurance claim

Transamerica Life Insurance Company is committed to a streamlined claims process, with a primary goal of eliminating unnecessary rounds of paperwork and phone calls. With several ways to file, you can choose the one that works best for you. First, go to [transamerica.com/login](https://transamerica.com/login) and set up an account. Then, you can download your forms and submit a claim online, by email, phone, mail or fax.

## HERE'S HOW TO GET THINGS STARTED:

1. Inform us of the death (by visiting [transamerica.com/login](https://transamerica.com/login), email, phone, fax or mail).
2. We'll send an instruction letter to the beneficiary (after reviewing the policy details) outlining the next steps to take.

With that instruction letter, the beneficiary (or Human Resources representative) will receive any forms needed to:

1. Provide "Proof of Loss" such as a death certificate.
2. Provide Claimant Statement form.



### Online

1. Log in at [www.transamerica.com/login](https://www.transamerica.com/login). If you are not registered, click "Create Account" and use your contract (certificate or policy) number and personal information to register.
2. Click on the policy for which you are filing a claim.
3. Once inside the policy's contract details, click on "Claims" and then click again on the specific type of claim you are filing.
4. Complete all requested information. If your claim requires a specific form, it will be provided here.
5. Print/Save a copy of your claim submission for your records.
6. Click "Submit".



## Email

1. Include the insured's name and policy/certificate number.
2. You will receive an email acknowledgment of receipt.
3. Email claim documents to: [tebclaimsscanning@transamerica.com](mailto:tebclaimsscanning@transamerica.com). Claim forms can be received by either calling customer service or downloaded from [transamerica.com/login](https://transamerica.com/login).



## Phone

1. Have all claim information found on the forms (such as Insured's name and policy number) ready to provide. Proof of death will be required at the time of call.
2. Call 888-763-7474 to reach our service experts dedicated to helping with claims. Customer service hours are Monday - Thursday, 7 a.m. to 6 p.m. CT and Friday, 7 a.m. to 5 p.m. CT.



## Fax

1. Include the insured's name and policy/certificate number.
2. All documents should be clearly readable, complete, and signed.
3. Fax claim documents to: 866-586-6528.



## Mail

1. Include the insured's name and policy/certificate number.
2. All documents should be clearly readable, complete, and signed.
3. Mail completed claim documents to: Transamerica - Claims, P.O. Box 219, Cedar Rapids, IA 52406-0219


*With all required documentation and complete, legible, signed forms, Transamerica typically processes claim benefits within **four (4) business days** — which can provide a little comfort during a chaotic and challenging time.*

### WHAT MIGHT REQUIRE EXTRA TIME TO PROCESS

- Incomplete, unreadable, or unsigned claim forms
- We receive the claim within two years of the signed insurance application
- The policy lapsed and was reinstated within two years of the date of death (for which we request a medical provider list to obtain medical records)
- The insured was a victim of homicide
- The beneficiary is a minor, legally incapacitated person, or a trust
- Benefits are payable to the estate of the insured or policy owner
- The insured died outside the United States
- The insured didn't name a beneficiary or if the beneficiary is no longer living

### Questions About Claims?

 [tebcustresp@transamerica.com](mailto:tebcustresp@transamerica.com)

 888-763-7474

Insurance products **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York.

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Pierce Insurance Agency is an independent agency  
representing Transamerica Life Insurance Company.