



Everyone deserves a better Tomorrow.

TransDI® Plus short-term disability income insurance can help protect your income if you ever get sick or hurt and can't work.

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

How would you pay your bills if an unexpected disability occurs? Would you rather focus on getting better, or worrying about your family's finances?

Other means of support may not be available when you need them most.

If you run out of vacation or leave days, will you have enough savings to make it? Would you want to borrow money from family or friends while you're getting well? Social Security disability benefits can be difficult and time consuming to receive. Now your company is making voluntary short-term disability income insurance available to you.

You choose the amount of monthly benefit you need.

TransDI® Plus helps replace up to 60% of your salary if you are unable to work because of a total disability, and you can select the amount you want to buy in \$100 increments. For periods of disability that last less than one month, you will be paid at 1/30th of the monthly benefit for each day for which you are eligible to receive benefits.

When would your benefits start?

If you become totally disabled and are unable to work because of an accident or illness, you will begin a elimination "waiting period" before you receive benefits.

How long would your benefits continue?

Once you have satisfied the waiting period, your benefits will continue for as long as you are totally disabled up to the maximum period stated in the policy. If you are ready to return to work immediately after being totally disabled but cannot yet work full time, you could receive up to 50% of your monthly benefit for up to 6 months while you are partially disabled.

Pre-Existing Condition

Benefits for pre-existing conditions will not be payable until after the insured has been covered continuously for 12 months. Pre-existing condition means a sickness or physical condition for which the insured had treatment, incurred expenses, took medication, or received a diagnosis or advice from a physician during the 12-month period prior to the effective date. It also includes a condition that manifests itself in a way that would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment.

Income Protection for up
to 60% of your salary

Elimination period, and monthly
benefits that fit your needs

Waiver of Premium for
Total Disability

Partial Disability Benefits

This is a brief summary of TransDI® Plus Voluntary Short-Term Disability Income Insurance.
Policy form series CPDI0100 and CCDI0100; Rider forms series CRDIT100.

Forms and form numbers may vary. Insurance may not be available in all jurisdictions.
Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Additional Policy Advantages: Waiver of Premium Provision and Accelerated Benefits for Terminal Illness Rider

You will no longer have to pay your premiums for this insurance after you have been totally disabled for 90 consecutive days or have satisfied your elimination period, whichever is later. This important benefit can be helpful when money is tight. Also, if the unthinkable happens and you are ever diagnosed with a terminal illness and have less than a year to live, we will advance the remaining months of disability benefits up to 12 months through the Accelerated Benefit for Terminal Illness Rider to help you and your family with your additional expenses during that difficult time.

Important Information about Supplemental Short Term Disability Income Insurance

As you make your decision about this valuable insurance for your family, be aware that this insurance is intended to supplement other forms of public or private disability insurance you may have. The sum of benefits you receive from this insurance and other sources may not exceed the percentage of your salary indicated in your plan. These other sources of income include Social Security disability benefits, other group or individual coverage, state benefits, sick leave plans, Worker's Compensation, or other similar programs.

Exclusions

The policy does not cover any loss, fatal or non-fatal, which results from:

- intentionally self-inflicted injury while sane or insane;
- any act of war, declared or undeclared;
- accident sustained or sickness contracted while in the service of the armed forces of any country;
- committing a felony;
- operating, learning to operate or having any duty in the operation of any device or vehicle intended or designed for flight in the air including boarding, alighting or descending therefrom;
- accident or sickness arising out of and in the course of the insured's occupation for wage or profit. This exclusion applies even if Workers' Compensation is not paid for the on-the-job injury.

Termination of Insurance

Employee insurance will terminate on the earliest of:

- the date the insured does not qualify as an insured;
- the date the insured retires;
- the date the insured ceases to be on active service;
- the end of the last period for which premium has been paid, subject to the Grace Period;
- the date the group master policy is discontinued.

Termination will have no effect on payment of benefits for a total disability that begins before such termination. We will have the right to terminate insurance of any covered person who submits a fraudulent claim under the policy.

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

Summary of Benefits

Monthly Disability Benefit - Pays the selected benefit amount each month that an insured is totally disabled, not to exceed the monthly benefit percent shown on the Product Details page. Benefits do not begin until the applicable **Elimination Period** has been satisfied. Periods of disability lasting less than one month will be paid at 1/30th of the monthly benefit for each day of total disability. Benefits will stop once total disability ends or the end of the **Benefit Period**, whichever occurs first.

Waiver of Premium Provision - Premiums will be waived once an insured employee has been totally disabled for 90 days or met the elimination period, whichever is later. Premiums must continue to be paid until the waiver begins.

Partial Disability Benefit - Pays 50% of the Monthly Disability Benefit for up to 6 months when an insured employee returns to work on a limited basis following a total disability, assuming the partial disability is due to the same reason as the total disability.

Accelerated Benefit for Terminal Illness Rider (*Rider Form Series CRDITI00*) - Advances up to 12 months of Monthly Disability Benefits if the insured is diagnosed by a physician, for the first time on or after the effective date, as having a terminal illness.

Limitations and Exclusions

The sum of the disability benefits paid to the insured together with the payments the insured is entitled to receive from the sources described below, may not exceed the monthly percent shown on the Product Details page:

- a. Group or individual insurance or like insurance for persons in a group;
- b. Federal Social Security Act (this includes benefits paid to the insured employee and his or her dependents on account of the insured's disability);
- c. State or federal government disability or retirement plan, or increases thereof, which begin on or after the date of total disability;
- d. Pension plan to which the policyholder or the insured's employer contributes or makes payroll deductions;
- e. Salary or wage continuance plans such as sick leave paid for by the policyholder or the insured's employer which extend beyond the period stated in the contract; and
- f. Federal Old Age Benefits or increases which begin on or after the date of total disability, under the Federal Social Security Act on the insured employee's behalf.

With respect to items (b) and (f) only, unless we receive proof that payments under these applicable programs or acts have been applied for but will not be paid, we:

- a. will assume such payments are being received if the insured is covered under the Federal Social Security Act; and
- b. may require re-application (but not more frequently than annually) once a Social Security denial has been received and all appeals have been pursued. Failure to re-apply for benefits when required by us will result in our estimation of payment under those acts.

Benefits will not be reduced due to a cost of living increase in Social Security if the increase takes place while benefits are payable under the policy.

With respect to any and all of the above sources, if the insured or his or her dependent receives a lump sum payment for a period previously paid by us, any resulting overpayment must be repaid on a lump sum basis. If the insured has the option of taking retirement benefits on a monthly basis but chooses to receive retirement benefits in a lump sum, we may assume he or she is receiving retirement benefits based upon the lowest monthly retirement plan benefit available to the insured prior to lump sum withdrawal.

If the insured is totally disabled and receiving regular treatment due to a covered mental illness, regardless of the cause, monthly disability benefits will be paid for one-half (1/2) of the benefit period for any one period of disability. The lifetime maximum is 12 months of disability payments.

Exclusions

The policy does not pay benefits for any loss, fatal or non-fatal, which results from:

- intentionally self-inflicted injury while sane or insane;
- any act of war, declared or undeclared;
- accident sustained or sickness contracted while in the service of the armed forces of any country;
- committing a felony;
- operating, learning to operate or having any duty in the operation of any device or vehicle intended or designed for flight in the air including boarding, alighting or descending therefrom;
- accident or sickness arising out of and in the course of the insured's occupation for wage or profit. This exclusion applies even if Workers' Compensation is not paid for the on-the-job injury;
- giving birth within the first 9 months after the effective date of this policy as the result of a normal pregnancy, including by caesarean section. Benefits will be paid for complications of Pregnancy to the same extent as any other covered sickness, subject to the pre-existing condition limitation provision.

Pre-Existing Condition

"Pre-Existing Condition" means sickness or physical condition for which the insured had treatment, incurred expense, took medication, or received a diagnosis or advice from a physician, during the 6-month period immediately before the effective date of insurance.

The term "Pre-Existing Condition" will also include a condition that manifests itself in a way that would cause an ordinarily prudent person to seek medical advice, diagnosis, care or treatment.

Limitations and Exclusions

Termination of Insurance

Employee insurance will terminate on the earliest of:

- the date the insured does not qualify as an insured;
- the date the insured retires;
- the date the insured ceases to be on active service;
- the end of the last period for which premium has been paid, subject to the Grace Period;
- the date the group master policy is discontinued.

Termination will have no effect on payment of benefits for a total disability that begins before such termination. We will have the right to terminate the insurance of any insured person who submits a fraudulent claim under the policy.

Other Insurance with Us

An individual can only have one disability income policy or certificate with us. If a person already has disability income insurance with us, such person is not eligible to apply for this insurance.

Disclosures

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.

TEB's Group Benefits Compensation Disclosure Notice (below) describes the various means by which agents may be compensated for the sale of our products. It is the responsibility of your agent to share specific information with you about his or her compensation arrangements with TEB. Accordingly, please direct any compensation disclosure questions directly to your agent.

COMPENSATION DISCLOSURE NOTICE TO ALL POLICYHOLDERS

Agents who sell and service our products are paid a commission. It varies by the type of insurance policy sold and the state where the policy was sold, and is based on a percentage of the premium received in the first year, and at policy renewal. Agents may receive advances or loans against anticipated commissions for cases sold or to be sold. These advances may or may not require the payment of interest, depending upon the agent's total business and historical experience with TEB.

Agents may receive other compensation from TEB in the form of cash or non-cash awards or prizes, based upon a variety of factors that may include the level of premium written or earned, persistency and growth of premium, or other performance measures. Agents who manage, supervise or recruit other agents or wholesale our products and services to other agents, may receive commission overrides on business that results from their efforts.

Some of our agents may receive additional payments for providing services in connection with the administration of our products. Fees for such services may be calculated on a per policy or per certificate basis or upon the premium volume associated with a specific case. TEB may additionally reimburse these agents/administrators for certain expenses, such as the cost of mailings.

Agents may occasionally obtain exclusive rights to market TEB products or services to agents, employers, employees, or members of associations or unions. Certain groups or associations may also agree to endorse TEB's products to their members. TEB may pay a fee for these exclusive marketing rights or endorsements. See your proposed plan documents or policy certificate package for more information on any such arrangements.

For up to date information regarding our compensation practices, please consult our website at: www.transamericaemployeebenefits.com.