



Everyone deserves
a better Tomorrow.

Employer paid basic term life
insurance for employees.

Martin has worried for a while that he doesn't have enough life insurance for a dad with teenagers at home and a love for steak. When he found out a potential employer included a basic term life policy as part of their compensation for each employee, it encouraged him to accept their offer. He feels relieved of that nagging worry that's been bothering him.

A simple, valuable benefit

Three out of 10 U.S. households have no life insurance at all, and half said they needed more life insurance.¹ Basic term life insurance helps fill that need, providing a death benefit to assist with final expenses and to help protect your family's finances.

You are automatically enrolled by your employer. You can keep this insurance as long as you're actively working at the company, regardless of age.

A company you can trust

In today's financial environment, working with a reliable company with a heritage of over 100 years of helping families is a smart way to do business. Feel confident that Transamerica will be there when your family needs us most.

Benefits included with policy

This policy includes two riders (additional benefits). The Accelerated Death Benefit for Terminal Illness Rider advances a portion of the life insurance death benefit to you if diagnosed for the first time with a terminal illness and still provides the remaining benefit to your beneficiary after death. The Waiver of Premium Rider waives premiums while maintaining a life insurance benefit up to age 65 if the insured becomes totally disabled.

You can convert your policy if it terminates.

If you retire or leave your job, you can convert it to a permanent² insurance policy (without any optional riders). It allows you to maintain the same death benefit amount (with premiums based on attained age, class of risk and death benefit amount) without having to provide evidence of insurability like a blood test or physical exam.

Product Highlights

employer-paid premiums

no blood tests or physicals

convertible when
employment ends

¹ Facts About Life 2013, LIMRA. Use of statistics does not imply endorsement.

² "Permanent" is a type of insurance that can be kept throughout life, such as a whole life or universal life insurance policy. Your policy can still lapse prior to maturity date if you don't pay premiums.

Life Insurance benefit amount = \$10,000.00 @ \$1.41 per employee per month.

The following options are included with your policy:

1. Accidental Death and Dismemberment Rider
2. Accelerated Death Benefit for Terminal Illness Rider
3. Waiver of Premium Benefit Rider
4. Benefit Reduction Schedule – Life insurance proceeds automatically reduce starting on the anniversary date following your 65th birthday.

Please see your insurance certificate for more details regarding your coverage.

This is a brief summary of basic term life insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, IA.

Policy form series CPBTL100 and CCBTL100. Rider forms series CRADBT00, CRTIBT00 and CRWPBT00. Forms and form numbers may vary.

This insurance may not be available in all jurisdictions. Limitations and exclusion 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.