



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.<sup>1</sup> 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 permanent<sup>2</sup> 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

<sup>1</sup> Facts About Life 2013, LIMRA. Use of statistics does not imply endorsement.

<sup>2</sup> "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.