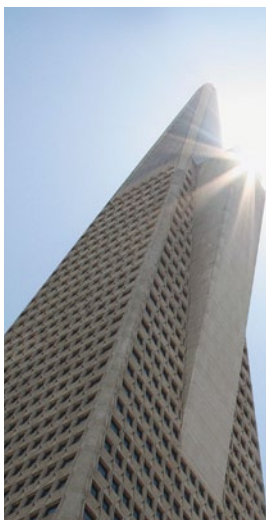


# HELPING TO PROVIDE GUARANTEES AND CONTROL IN UNPREDICTABLE TIMES



The **TransSecurity**<sup>SM</sup>  
Solution

Consumer Guide and Worksheet



# GIVE THE GIFT OF A BETTER FUTURE



Like many people, you may be concerned about the economic challenges facing the country. The conditions we face today are significantly different from those of ten or twenty years ago and, with slower economic growth and a large government deficit, you may be wondering how your family's future will be affected.

- Will your children enjoy the same opportunities you have had?
- Will your loved ones have access to a quality education?
- Will your grandchildren have the quality of life that you would like for them?

This changing landscape may have you worried about what opportunities will be available for the next generation. Like many others, you may be looking for solutions that can offer you guarantees, a feeling of being back in control and, most of all, peace of mind knowing that your loved ones' needs will be met.

At Transamerica Life Insurance Company ("Transamerica") we understand the challenges you face. With your needs, and your loved ones in mind, we've developed the **TransSecurity<sup>SM</sup> Solution**.

The TransSecurity Solution helps to provide **guarantees** and **control** in uncertain times.

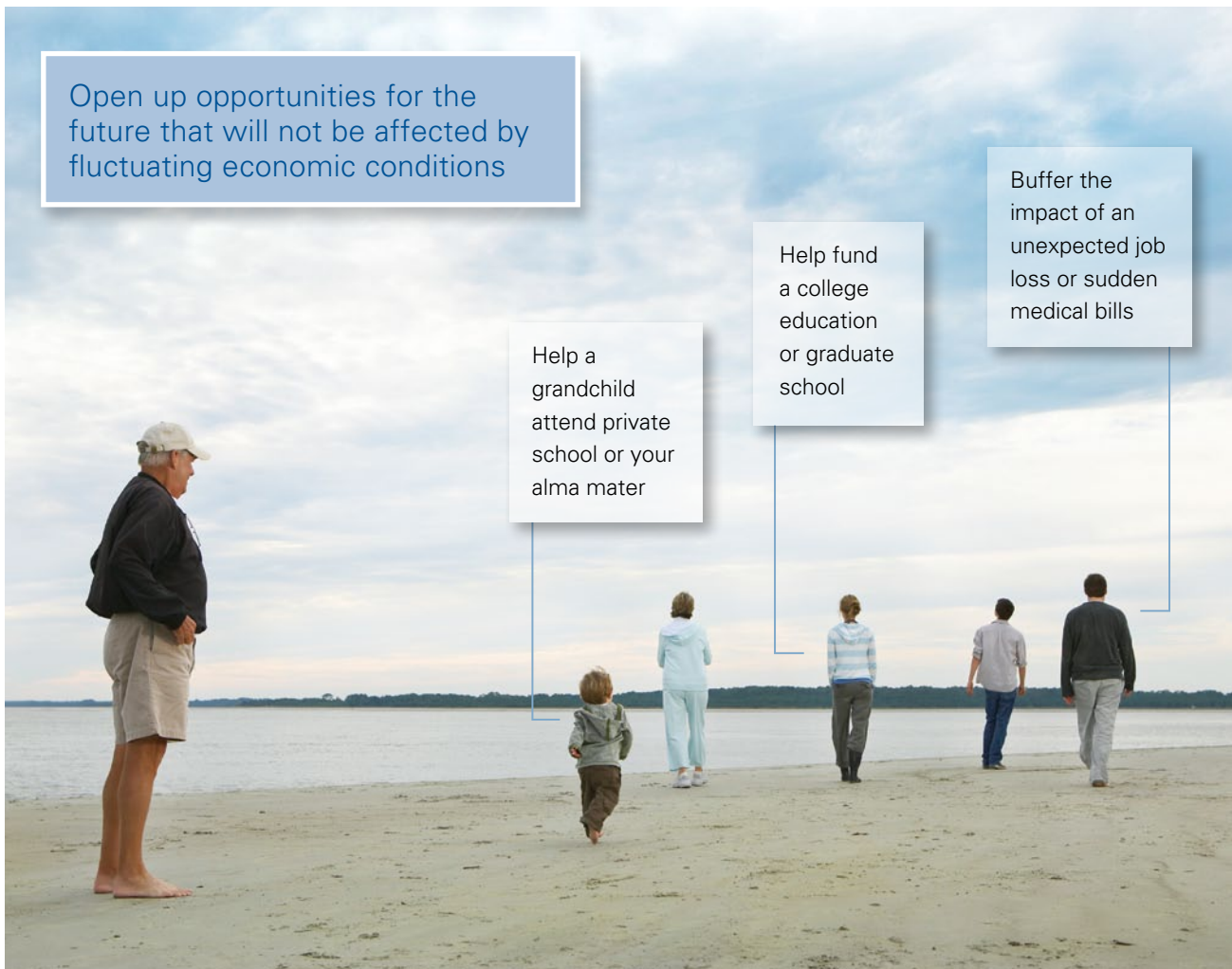
**Guarantees can give you peace of mind.** No one knows what the future will bring. No one knows how the changes taking place today will affect the future of their children and grandchildren. TransSecurity uses life insurance to guarantee that your gift will be there—even in the most unpredictable economic conditions—to help provide your loved ones with funds when they need them most.<sup>1</sup> More importantly, this is cash that can help provide opportunities for their future success.

**Control is within your reach.** Life can change in the blink of an eye. And when things change, your plan needs to remain flexible. TransSecurity allows you to remain in control and make changes to your policy. It also offers the unique option to provide a guaranteed monthly check for a fixed period of time in addition to or in place of a one-time lump sum. You retain control over how funds are distributed and can change the recipient or amount of the check at anytime during your lifetime.

## How it can help your loved ones



<sup>1</sup> Subject to the contestability provision in the policy, the death benefit is guaranteed to pay out provided that scheduled premiums have been paid on time and the policy is in force at the time of the insured's death. The death benefit and payout amounts may be affected by loans, withdrawals, and other policy changes. All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company.



## The Bottom Line

- With a wide range of payout options, Transamerica gives you the ability to customize the benefit payout so that it meets your family's specific needs.
- TransSecurity may help you provide these opportunities for your family—giving you peace of mind knowing that a guaranteed death benefit means that your loved ones' needs will be met even in fluctuating economic conditions.
- There's really no limit to what a financial legacy can do for your loved ones. The TransSecurity Solution helps you shape the future of your family, and offers you the flexibility to make it happen.

## Why choose the Income Protection Option?

The **TransSecurity Solution** expands your benefit payout options with the Income Protection Option. The Income Protection Option is available at no extra cost with the TransACE® or TransACE Survivor® policies and gives you flexibility and control over how death benefits are distributed to your loved ones.<sup>2</sup> You can choose to provide your family with a valuable monthly income stream, providing a cushion for your loved ones to fall back on during difficult times.

You can also add an initial and final payment as part of your benefit payout option. These payments might be used to cover final expenses, anticipated and unexpected expenses such as mortgage payments, college tuition, or medical bills.

In addition, you can designate different beneficiaries for each option of the payout schedule: initial lump sum, monthly payout and final lump sum. The Income Protection Option also allows you to designate multiple beneficiaries for each amount. For example, a surviving spouse may receive 100% of the initial lump sum, spouse and children may share the monthly payout 70/30, and children and grandchildren can share the final lump sum 50/50.

With the Income Protection Option you can:

- Provide your loved ones with a guaranteed monthly payment for up to 25 years.
- Choose to have a lump sum payments made before the income stream starts and one after the income stream stops.
- Select different amounts for your beneficiaries depending upon their need.



## WHAT WOULD AN EXTRA \$500, \$1,000 OR MORE EACH MONTH MEAN FOR YOUR FAMILY?

The monthly income stream from the Income Protection Option can help a child or grandchild to:

- Buffer the impact of an unexpected job loss or sudden medical bills
- Attend private school
- Enroll in music class or sports camp
- Make a dream wedding a reality
- Pursue a rewarding career in public, religious, or social service

<sup>2</sup> A portion of each monthly payment and a portion of the final lump sum are reportable as interest income. The policy illustration provides the tax-reportable percentage for each monthly income payment and the final lump sum based on a 3% guaranteed minimum interest rate and the illustrated face amount. Upon the insured's passing, the actual taxable portion of each monthly payment will be calculated and communicated to the beneficiary(ies) based on the actual payout amounts. The taxable portion of the final lump sum payment will be determined when the payment is made.













## How does the TransSecurity Solution work?

### Meet the Turners:

Eric, aged 67, and Jennifer Turner, aged 65, are married. They have two children and one grandchild.

**The Turners' Plan:** The Turners decide to insure Eric's life with a TransACE life insurance policy with an Income Protection Option (IPO).

### Here's how the Turner Family Customized their Benefit Payout

TransSecurity Solution for Eric Turner*			
Beneficiary	Initial Lump Sum	Guaranteed Monthly Income (15 years)	Final Lump Sum
<b>Jennifer</b> (Spouse)	 Mortgage Payoff  Eric's Final Expenses	 Living Expenses 	
<b>Bob</b> (Child)		 Mortgage  Private School Tuition	 College Fund for Thomas
<b>Melissa</b> (Child)	 Dream Wedding	 Medical Bills	 Business Expansion
<b>Thomas</b> (Grandchild)		 Sports Camps	 Professional Training

Please note: While the Turners hope that their children use the death benefits for the purposes they have designated, the funds distributed to their children may or may not be used to accomplish the Turners' specific objectives. Once distributed, the Turner children may use the funds whichever way they see fit.

\*The Income Protection Option is not available in every state.

## The Power of the Pyramid®

Transamerica has a long history of providing insurance products designed to help families just like yours. While the world has certainly changed, our objective to help families enjoy a more secure financial future has always remained the same.

## Take the Next Step

To help you get started, we've provided the attached Worksheet. It can be a useful way to get organized as you start thinking about how you want to provide for your family's future, and can serve as the basis for your customized plan.

To find out how Transamerica can make a difference in your family's future and learn more about the **TransSecurity Solution**, please contact your life insurance professional or financial advisor today.

GIVE THE GIFT OF A BETTER FUTURE. GET STARTED ON  
YOUR TRANSSECURITY SOLUTION TODAY.





## B. Optional Initial Lump Sum (minimum \$10,000)

Questions to ask yourself:		Amount	Beneficiary
<ul style="list-style-type: none"> <li>▪ What are the immediate expenses that will need to be paid at your passing?</li> </ul>	Final expenses	\$ _____	_____
<ul style="list-style-type: none"> <li>▪ Will your family have the funds to pay for your final expenses and medical bills?</li> </ul>	Medical bills	\$ _____	_____
<ul style="list-style-type: none"> <li>▪ How will monthly mortgage payments and property taxes on your family home be paid?</li> </ul>	Mortgage	\$ _____	_____
<ul style="list-style-type: none"> <li>▪ Is there a charity that you would like to leave money to?</li> </ul>	Donation to charity	\$ _____	_____
		\$ _____	_____
		\$ _____	_____
		\$ _____	_____
	<b>Total initial payment</b>	<b>\$ _____</b>	

## C. Optional Final Lump Sum (minimum \$10,000)

Questions to ask yourself:	Beneficiary	Amount	Notes (if applicable)
<ul style="list-style-type: none"> <li>▪ Are there any obligations that your loved ones may need help with such as:                             <ul style="list-style-type: none"> <li>• paying off a mortgage?</li> <li>• paying student loans?</li> <li>• funding college or graduate school?</li> <li>• expanding a business?</li> </ul> </li> </ul>	Example <i>Emily Lewis (grandchild)</i>	\$ 20,000	<i>Pay off student loans</i>
	Example <i>Cindy Lewis (spouse)</i>	\$ 15,000	<i>Family reunion/vacation</i>
	Example <i>Jeff Lewis (child)</i>	\$ 15,000	<i>Business expansion</i>
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
	_____	\$ _____	_____
<ul style="list-style-type: none"> <li>▪ Would you like to leave your loved ones with a final gift for a:                             <ul style="list-style-type: none"> <li>• down payment on a family home?</li> <li>• donation in their name to a meaningful charity?</li> <li>• research fund towards a cure for a disease that touched your lives?</li> </ul> </li> </ul>	<b>Total final payment</b>	<b>\$ _____</b>	

Total monthly payment \$ \_\_\_\_\_ x No. of years \_\_\_\_\_ = \$ \_\_\_\_\_  
 (from Section A on previous page)

Total initial payment (from Section B above) \$ \_\_\_\_\_

Total final payment (from Section C above) \$ \_\_\_\_\_

**Total income protection option payments \$ \_\_\_\_\_**

Please note: this worksheet is for planning purposes only with no binding obligations suggested or promised in terms of how death benefit payments will actually be used by beneficiaries.



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TransACE® is a nonparticipating, flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form #1-12611107 (CVAT), Group Certificate #2-72336107 (CVAT) for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust. Policy form and number may vary, and this policy may not be available in all jurisdictions.

TransACE Survivor® 2008 is a nonparticipating, flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form #1-12111108 (CVAT), Group Certificate #2-72136108 for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust. Policy form and number may vary and this policy may not be available in all jurisdictions.

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