



# ULTIMA

TERM LIFE INSURANCE

 **TRANSAMERICA**  
LIFE INSURANCE COMPANY

an  **AEGON**® company

# TERM LIFE INSURANCE



## How do I know when it's time for life insurance?

Specifically, there are a number of key moments in life that may trigger the need for term life insurance, including:

### Getting Married

Even if your spouse is working, he or she could still find it difficult to pay for items such as funeral expenses, credit card bills, and mortgage payments on his or her own.

### The Birth of a Child

You'll want to preserve your children's way of life, as well as cover future expenses such as college educations, their wedding days, and more.

### Buying a Home

The purchase of your first home can be one of the most exciting events for a family. However, it also points out the need to make sure that your family can keep that anchor and continue to make the mortgage payments.

### Aging Family Members

If not now, perhaps in the future, older relatives might rely on your help in providing funds for assisted living, medical expenses, or other issues.

Suddenly, life insurance makes sense. There's often a moment when it all becomes clear – maybe it's holding that baby in your arms, reciting your wedding vows, or being handed the keys to your first home.

These are the moments when you quickly understand how precious life is – and protecting the ones you love is your priority. While no one can live forever, there is a smart way to help make sure your way of life goes on for those you love — term life insurance from Transamerica Life Insurance Company.

*You're not just helping  
your family to survive.*

*You're helping them to live.*

Generally speaking, if someone else depends on you financially, you should consider term life insurance as a way to help protect their future.

Term life insurance can be a smart, cost-effective way to provide for your loved ones so they will have the money to pay for things like a mortgage, college tuition, or other living expenses that might be difficult for them to manage without your financial help.

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## What type of term life insurance is right for me?

Transamerica Life Insurance Company offers a variety of term life insurance products from which to choose:

### Basic Term Life Insurance

The Ultima Champion Term offers guaranteed level premiums for 10 to 30 years of coverage in face amounts of \$25,000 or more, plus the option to convert to permanent coverage.

### Simplified Issue Term Life Insurance

The Ultima Home Protector Elite and Jet Simplified Issue term products offer guaranteed level premiums for 15 to 30 years of coverage in face amounts of \$25,000 to \$250,000 plus the option to convert to permanent coverage.

## Value Added Riders Available for an additional cost

### Disability Income Rider

This rider provides benefits for up to two years while you are totally disabled and cannot perform the duties of your own occupation, as defined in the rider. There is a 90 day waiting period; however, benefits will be paid retroactively once you are totally disabled for at least 90 consecutive days. Certain occupations are ineligible for coverage.

### Waiver of Premium Benefit Rider

This rider will waive the premiums on your policy after you are totally and continually disabled for six months. While you remain totally disabled, premiums will be waived each month. Rider coverage will cease following your 65th birthday.

### Return of Premium Benefit\*

Available only on 20 or 30 year term policies, the return of premium benefit returns all premiums paid for the base policy and this rider, net of any loans, at the end of the initial term period. Substandard premiums and other rider premiums are not returned. Payment is made at the end of the term period chosen at issue, assuming all premiums have been paid and the contract is still in force. If the return of premium benefit is terminated prior to the end of the term period, a portion of the premiums paid may be returned and the base policy can continue. If the insured dies while the policy is in force and a claim is payable, only the death benefit will be paid and no premiums will be returned.

### Additional Insured Rider

This rider provides term life insurance coverage on an additional insured for \$25,000 of face amount or more. The face amount of insurance cannot exceed the insurance coverage on the base insured. The Additional Insured may elect the Disability Income Rider as well.

## Why Should I Choose Transamerica?

When you're planning for the future of those you love, you need to rely on someone you know will be there, today and tomorrow. Term life insurance products from Transamerica Life Insurance Company are backed by over a century of strength, stability, experience, and protection. That means that while your family is depending on you, you can depend on Transamerica Life Insurance Company.

To find out more about term life insurance from Transamerica, contact a Transamerica representative.

### Children's Benefit Rider

This rider provides death benefit coverage on your insured dependent children until they reach age 25 or until marriage. A dependent child is a child, step child or legally adopted child of the insured who is at least 15 days old and no older than 17 years old on the date of the application. This rider is convertible to any permanent life insurance policy, made available by the Company at the time of conversion, for up to five times the rider benefit amount or \$50,000, whichever is less, without evidence of insurability.

### Critical Illness Accelerated Death Benefit Rider

This rider allows you to accelerate a portion of your death benefit if you become critically ill. A critical illness is one of the following events: Myocardial Infarction (Heart Attack), Stroke, Life-threatening Cancer, End-stage Renal Disease, Major Organ Transplant, or Accidental Paralysis / Paraplegia. You could use the benefit for any type of expense, whether it is a medical or non-medical expense. The coverage begins 30 days after the effective date of the Policy. When exercised, the Critical Illness acceleration will reduce the base Policy coverage and the rider will terminate upon benefit payment.

### Terminal Illness Accelerated Death Benefit Rider

This benefit rider is automatically included in your policy at no additional cost. Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, and MA, from the date of the physician's statement. This rider would allow you access up to 100% of the policy's Death Benefit or \$500,000, whichever is less, prior to the death of the insured. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Please consult a qualified tax advisor regarding any possible tax consequences.

\*The return of premium benefit is provided under an Intermediate Endowment Benefit Rider.



Ultima Champion Term (TL05 0107), Ultima Home Protector Elite (TL07 0107) and Ultima Jet Simplified Issue Term (TL07 0107) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA.

Insurance eligibility and premiums are subject to underwriting. An exception for life insurance coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.

Depending on the state of issue, your Policy may be an individual Policy or a certificate issued under a group Policy. The Policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific Policy features will be described in your Policy.



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