



- Guarantees
- Control
- Flexibility

MORE GUARANTEED AT NO ADDITIONAL COST

PRODUCT

TransACE's New Endorsement Provides Higher Surrender Values

Guarantees, Control & Flexibility

More than ever, clients today are acutely aware of how unpredictable the future can be and when it comes to making any long-term financial purchases, guarantees, flexibility and control can often be found at the top of every client's checklist.

Transamerica Life Insurance Company's TransACE® guaranteed UL has long maintained all three of these key benefits, and now, with the addition of a new, no-cost Surrender Flexibility Endorsement, clients get even more.

New Surrender Flexibility Endorsement

In the event coverage is no longer needed, TransACE's new Surrender Flexibility Endorsement can allow for more value to be returned on surrender, without restriction or limitations on the client's age, risk class or face amount. The new endorsement is automatically included on each TransACE policy, at no additional cost.

The endorsement can be exercised at the 20th policy anniversary or any policy anniversary on or after the 25th year, provided that certain requirements are met. If exercised, the following is guaranteed:

- During a 60-day window following the 20th policy anniversary, the surrender value will be the lesser of 100% of premiums paid¹ or 30% of the lowest face amount²
- At the 25th policy anniversary or any policy year thereafter, the surrender value will be the lesser of 100% of premiums paid¹ or 35% of the lowest face amount²

For example:

Return of Premium Scenario at Year 20	Return of Face Amount Scenario at Year 20
<p>Jim, age 50</p> <p>Looking for strong lifetime guarantees, Jim, purchases a \$1 million TransACE policy with the Surrender Flexibility Endorsement. As a male, Standard Nonsmoker, his annual premium is \$11,886.</p> <p>.....</p> <p>After 20 years, Jim no longer needs the policy. He surrenders the policy, gets 100% of his premiums returned and uses the \$237,720 to supplement his retirement.</p> <p>.....</p> <p>(The annual cost funding for 20 years of guaranteed UL protection: \$0)</p>	<p>Frank, age 60</p> <p>Frank, also sees the benefit of TransACE's lifetime guarantees with the Surrender Flexibility Endorsement. He purchases a \$1 million TransACE policy and as a male, Standard Nonsmoker, Frank's annual premium comes to \$20,357.</p> <p>.....</p> <p>After 20 years, Frank suffers a critical illness and requires long term care. Knowing his family's financial future is secure, he surrenders his policy, receives 30% of the face amount and uses \$300,000 to pay for the cost of his long term care.</p> <p>.....</p> <p>(The annual cost funding for 20 years of guaranteed UL protection: \$5,357)</p>

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For more information on the new TransACE Surrender Flexibility Endorsement, contact us today:

¹Gross premiums less any refunds, partial surrenders, and outstanding policy loans.

²The lowest face amount of the policy less any outstanding policy loans, and less any partial surrenders that did not reduce the face amount.

TransACE® is a non-participating 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.

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Transamerica Life Insurance Company

an **AEGON** company