



# VALUE OF DOING BUSINESS WITH US

Transamerica Life Insurance Company | Transamerica Premier Life Insurance Company | Transamerica Financial Life Insurance Company

## WIDELY RECOGNIZED INDUSTRY NAME

At the Transamerica companies, we take very seriously the trust our customers place in us to help ensure their financial security. Since 1906, when the original Transamerica Life Insurance Company was founded, we have navigated through good times and tough times. Throughout our history, our company has remained resilient, strong and dedicated to delivering on our long-term commitments to our customers.

## A COMMITMENT TO SERVICE

We understand that now, more than ever, you need to feel confident about your financial future. Despite historical changes in the financial markets, our goal has remained the same: to help our customers protect their financial future by offering a wide range of competitive and innovative products and services.

We accomplish this by:

- Delivering on our long-term commitments,
- Maintaining a prudent risk management culture,
- Implementing effective capital and liquidity strategies,
- Adhering to a sound and disciplined investment philosophy,
- Applications submitted in good order should have final decisions within a few business days after receipt at Transamerica Administrative Office, and
- A dedicated Sales Support Staff

## FINANCIAL STRENGTH RATINGS\* (As of most recent report)

A.M. Best A+ (2nd of 16 categories)

Moody's A1 (5th of 21 categories)

Fitch AA- (4th of 19 categories)

Standard & Poor's AA- (4th of 21 categories)

\*Ratings reflect the opinion of the relative financial strength and operating performance of the company as of the following effective dates: A.M. Best Company – July 31, 2014; Moody's Investors Service – June 25, 2014; Fitch Ratings – July 10, 2013; Standard & Poor's – December 24, 2013. They do not apply to the performance or stability of a company's variable product investment options. A.M. Best, Fitch, Moody's and Standard & Poor's are credit rating organizations dedicated to serving the insurance and other financial services industries. Copies of rating reports are available at [www.transamerica.com](http://www.transamerica.com).

## Product Features

- Immediate, 10 Pay & Easy
- Policy face amounts up to \$50,000 on Immediate & 10 Pay
- Issue to age 85
- Accelerated Death Benefit Rider
  - With or Without Nursing Home Benefit<sup>1</sup>
- Accidental Death Benefit Rider
- Children's and Grandchildren's Benefit Rider<sup>2</sup>
  - Guaranteed Issue to cover a maximum of 9 riders
- No Height & Weight Restrictions on issue ages 45-85
- Policy Loans Available
- No Point of Sale Phone Interview
- Endows at age 121

## Features & Benefits

- Automatic Premium Loan Features
- Simplified Application
- Agent Website
- Competitive Rates
- Competitive Commissions
- No Medical Exam (based upon answers to questions in the application)
- Premium will never increase
- Lifetime Benefit
- Most policies in good order issued within 72 hours after receipt in the Home Office
- Mobile Rate Calculator

<sup>1</sup>Accelerated Death Benefits will be available when the Insured has been diagnosed with a Qualifying Event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and Exclusions apply. Refer to the Rider for complete details. Subject to state availability, please refer to the state approval chart. Neither the Accelerated Death Benefit Rider nor the ADBR with Nursing Home Option is available in New York.

<sup>2</sup>Available only with the Immediate Solution

*Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company and Transamerica Premier Life Insurance Company is authorized to conduct business in all other states.*

Immediate Solution 121, 10-Pay Solution and the Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, NY 10528 in New York and by Transamerica Life Insurance Company, or Transamerica Premier Life Insurance Company, Cedar Rapids, IA.52499 in all other jurisdictions. Policy Form Nos. WL08 and WL09. Policy form and number may vary, and these products and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

