

GROUP UNIVERSAL LIFE INSURANCE

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



Protection for Your Plans

With working benefits like the Terminal Illness rider, life insurance proceeds can also be used to cover costs associated with terminal illnesses.

You don't need the answers, just a plan.

Benefits that work.

TransLegacy's benefits work to help provide protection while you work to plan your future.

- ◆ Accelerated Death Benefit for Terminal Illness Rider (Form Series CRABTI00) – Tap into your life insurance in the event of a future terminal illness diagnosis and still provide a benefit for your beneficiary.
- ◆ Waiver of Monthly Deductions due to Layoff Rider (Form Series CRULWT00) – Protects your life insurance coverage from lapsing for up to six months if involuntarily laid off from your full-time job.
- ◆ Automatic Face Amount Increase Rider (Add-A-Buck) (Form Series CRBUCK00) – Will automatically increase the contract's face amount on each annual option date with out further evidence of insurability, which is generally, the contract anniversary date for 5 years by whatever an additional \$1 per week of premium will purchase. We will notify the insured prior to the option date with the opportunity to "opt out" and keep coverage the same.

Who can apply for coverage?

APPLICANT	AGE	COVERAGE
Member	16–70	\$5,000–200,000
Spouse or equivalent by state law	16–65	\$5,000–50,000
Child or Grandchild	15 DAYS–24	\$25,000 UL Contract
	15 DAYS–17	\$10,000 Level Term Rider

Cover your entire family.

Your participation is required for dependents to be eligible.

Purchase an individual universal life insurance contract for each eligible child and grandchild.

–OR–

Attach a Children's Level Term Insurance Rider to you or to your spouse's universal life insurance contract.



Enroll Today!

Contact the ABANA Enrollment Center
(866) 893-1167 or abanabenefits@tpins.com



This is a brief summary of TransLegacy, Universal Life Insurance benefits. Limitations and exclusions may apply. Refer to the contract, including riders, for complete information

GROUP TERM LIFE INSURANCE

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



Protection for Your Plans

With working benefits like the Terminal Illness rider, life insurance proceeds can also be used to cover costs associated with terminal illnesses.

You don't need the answers, just a plan.

Who can apply for coverage?

APPLICANT	INCREMENTS	COVERAGE	LIMIT
Member	\$10,000	\$20,000–100,000	5X annual salary
Spouse or equivalent by state law	\$5,000	\$5,000–50,000	50% member coverage
Child or Grandchild	\$5,000	\$5,000–10,000	50% member coverage

Riders included in Base Coverage

Terminal Illness Accelerated Death Benefit Option Rider (Form Series CR101500 or 9-G72-00-0794) – This rider allows you to access life insurance proceeds early. You can receive up to 50% of the death benefit amount in the event of the future diagnosis of a terminal illness. The maximum benefit payable under this option is \$75,000. The balance of the coverage, if any, will be paid to your beneficiary following the death of the Insured.

Waiver of Premium Rider (Form Series CR101600 or 9G20-00-0794) – This Rider waives the premium for you, your spouse and dependent children if you are insured and is totally disabled for at least six consecutive months.

Continuation of Coverage Option Rider (Form Series CR101200 or 9G80-00-0794) – If your employment is terminated for any reason or an insured person becomes ineligible, you and your insured family members may be able to continue your Voluntary Group Term Life Insurance coverage on a direct payment basis at the same rates.

Conversion to Permanent¹ Coverage – If your employment terminates for any reason or an insured person becomes ineligible, you may be able to convert your Voluntary Group Term Life Insurance coverage to permanent universal life insurance.

¹ In using the term "permanent", it is important to note that coverage could lapse prior to the maturity date based on the planned periodic premiums, guaranteed interest rate, and guaranteed cost of insurance charges.



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This is a brief summary of TACS-Advantage, Group Term Life Insurance benefits. Limitations and exclusions may apply. Refer to the contract, including riders, for complete information.