



YOUR FAMILY DESERVES A BETTER TOMORROW

Trans\$ureSM interest sensitive whole life insurance

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

4% guaranteed interest rate and coverage for your eligible family members.

Now without a medical exam you can buy interest sensitive whole life insurance coverage and build cash value with a guaranteed 4% interest rate. You can help protect yourself and eligible members of your family, all with the convenience of payroll deduction. You'll be able to keep your coverage and take it with you if you ever leave the company.

Half of all American households say they need more life insurance.¹ How about you and your family?

You can take action now by choosing the amount of coverage you need between \$5,000 and \$500,000. None of us likes to think about these things, but it's important that you can also tap into your life insurance death benefit early if you're ever diagnosed with a terminal illness.² That benefit could really help you and your family during a difficult time. If you're ever laid off from your full-time job, there's also protection to keep paying for your policy for as long as six months.³

Here's another plus: if you buy this policy and continue to pay the monthly cost, after 15 years or at age 65, whichever is later, you'll have a paid-up life insurance policy for half of the benefit amount that's yours to keep.

You can cover yourself, your spouse, and your eligible dependents.

In addition to your coverage, you can buy whole life policies for your spouse and each eligible child and grandchild. Or you could choose to attach term life insurance protection to your policy or your spouse's to add extra coverage for your children.

Who would you like to cover?

	Ages Available	Amounts Available
Coverage for yourself	16 – 70	\$5,000 – \$500,000
Spouse or equivalent by state law	16 – 65	\$5,000 – \$100,000
Child or grandchild	15 days – 24 years	\$25,000 whole life policy
Child	15 days – 25 years	\$10,000 child term rider

Meaningful guarantees
for your family's future:

Life insurance benefits that
will never decrease

Premiums that will never
increase

A 4% guaranteed
interest rate

A paid-up whole life
insurance policy for
your retirement

¹ LIMRA, Trends in Life Insurance Ownership study, 2010.

Use of statistic does not imply endorsement.

² Not available in Massachusetts.

³ Not available in Massachusetts, Minnesota, New Jersey, Virginia or Vermont.

You can purchase coverage for just a few dollars per week.

The price you pay will depend on your age and whether or not you use tobacco. The minimum weekly cost to participate is \$4. Sample costs below show you how much coverage you can buy for just \$4 or \$10 per week.

\$4 A Week			
Non-Tobacco Issue Ages	Death Benefit Amount	Terminal Illness Benefit Amount	Reduced Paid Up Policy Amount at 15 years or Age 65, whichever is later.*
25	\$ 26,414	\$ 19,810	\$ 22,295
35	\$ 17,851	\$ 8,679	\$ 13,604
45	\$ 11,569	\$ 8,676	\$ 7,154
55	\$ 6,568	\$ 4,926	\$ 3,438

\$10 A Week			
Non-Tobacco Issue Ages	Death Benefit Amount	Terminal Illness Benefit Amount	Reduced Paid Up Policy Amount at 15 years or Age 65, whichever is later.*
25	\$ 66,010	\$ 49,507	\$ 55,716
35	\$ 44,610	\$ 33,457	\$ 33,997
45	\$ 28,914	\$ 21,685	\$ 17,880
55	\$ 16,414	\$ 12,310	\$ 5,915

* Under this option, the owner may choose a Reduced Paid Up Life Insurance. The cash surrender value is used to buy a level amount of whole life insurance and no further premiums will be due. The amount shown reflects the later of 15 years or age 65 based on the insured's age and class of risk.

Don't miss your opportunity!

We're all busy these days, whether it's work, activities with the kids, or staying connected with family and friends. Take just a few minutes today to think about your future and your family's needs. With the convenience of payroll deduction and a range of policy choices, here's your chance to take action for tomorrow.

This is a brief summary of Trans\$ureSM, Interest Sensitive Whole Life Insurance. Policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPWL0100 and CCWL0100.

Forms and form numbers may vary. Coverage may not be available in all jurisdictions. Limitations and exclusions apply.

Refer to the policy, certificate and riders for complete details

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.

Trans\$ure Interest Sensitive Whole Life Insurance

With Riders: WPLF, TI, LTC, EXT

Non-Tobacco

Note: If premium frequency listed on the rate card differs from payroll frequency of the employer, face amounts may be adjusted to reflect rounding differences.

<u>\$10.00 Bi-Weekly Premium</u>			<u>\$12.00 Bi-Weekly Premium</u>			<u>\$14.00 Bi-Weekly Premium</u>		
<u>Issue Age</u>	<u>Face Amount</u>	<u>Cash Value at Age 65*</u>	<u>Face Amount</u>	<u>Cash Value at Age 65*</u>	<u>Face Amount</u>	<u>Cash Value at Age 65*</u>	<u>Issue Age</u>	
16	42,089	18,210	50,498	21,848	58,924	25,493	16	
17	40,641	17,502	48,761	20,998	56,899	24,503	17	
18	39,292	16,839	47,141	20,203	55,008	23,575	18	
19	37,917	16,169	45,492	19,399	53,084	22,636	19	
20	36,583	15,517	43,892	18,617	51,216	21,724	20	
21	35,342	14,907	42,401	17,884	49,477	20,869	21	
22	34,091	14,294	40,901	17,149	47,725	20,011	22	
23	32,884	13,701	39,454	16,439	46,037	19,181	23	
24	31,721	13,129	38,058	15,751	44,409	18,380	24	
25	30,601	12,576	36,714	15,088	42,841	17,606	25	
26	29,458	12,015	35,343	14,416	41,240	16,821	26	
27	28,335	11,466	33,994	13,756	39,668	16,052	27	
28	27,294	10,952	32,746	13,139	38,211	15,332	28	
29	26,194	10,416	31,427	12,497	36,671	14,583	29	
30	25,181	9,917	30,210	11,898	35,252	13,884	30	
31	24,219	9,440	29,057	11,326	33,906	13,216	31	
32	23,286	8,977	27,938	10,770	32,600	12,567	32	
33	22,365	8,520	26,833	10,222	31,311	11,928	33	
34	21,461	8,072	25,748	9,685	30,046	11,302	34	
35	20,594	7,642	24,708	9,168	28,832	10,698	35	
36	19,690	7,200	23,623	8,638	27,566	10,080	36	
37	18,821	6,776	22,581	8,129	26,350	9,486	37	
38	17,976	6,364	21,566	7,635	25,166	8,909	38	
39	17,203	5,981	20,639	7,175	24,084	8,373	39	
40	16,431	5,602	19,713	6,721	23,003	7,843	40	
41	15,716	5,246	18,856	6,295	22,003	7,345	41	
42	15,009	4,897	18,007	5,876	21,013	6,857	42	
43	14,363	4,572	17,232	5,486	20,107	6,401	43	
44	13,718	4,252	16,460	5,102	19,206	5,953	44	
45	13,117	3,949	15,737	4,738	18,364	5,529	45	
46	12,493	3,644	14,989	4,373	17,490	5,102	46	
47	11,904	3,355	14,282	4,025	16,665	4,696	47	
48	11,226	3,045	13,469	3,654	15,716	4,263	48	
49	10,577	2,750	12,691	3,300	14,809	3,850	49	
50	9,973	2,474	11,966	2,968	13,963	3,463	50	
51	9,400	2,211	11,278	2,653	13,160	3,096	51	
52	8,859	1,963	10,629	2,356	12,403	2,749	52	
53	8,353	1,730	10,021	2,076	11,694	2,423	53	
54	7,872	1,510	9,445	1,811	11,021	2,113	54	
55	7,421	1,302	8,903	1,562	10,389	1,823	55	
56	6,990	1,105	8,386	1,326	9,786	1,548	56	
57	6,583	920	7,898	1,104	9,216	1,288	57	
58	6,202	745	7,440	894	8,682	1,043	58	
59	5,837	578	7,003	694	8,172	810	59	
60	5,493	420	6,590	504	7,690	589	60	
61	5,163	271	6,194	325	7,228	379	61	
62	N/A†		5,820	156	6,791	182	62	
63	N/A†		5,468	0	6,380	0	63	
64	N/A†		5,137	0	5,994	0	64	
65	N/A†		N/A†		5,630		65	
66	N/A†		N/A†		5,265		66	
67	N/A†		N/A†		N/A†		67	
68	N/A†		N/A†		N/A†		68	
69	N/A†		N/A†		N/A†		69	
70	N/A†		N/A†		N/A†		70	

†The premium requested results in a face amount outside the allowable limits. (\$5,000 - \$500,000)

* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%.

The Waiver of Premium for Layoff Rider (WPLF) is not included above age 55.

The Child Term Rider may be added for an additional premium of \$1.25 per month per \$5,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract. Sample rates only. Product revisions and rates subject to insurance department approval. Rates may change at any time.

Underwritten by Transamerica Life Insurance Company. Home Office, Cedar Rapids, IA.



Issue State: GA 10/10/2013 Ver. 27

Trans\$ure Interest Sensitive Whole Life Insurance

With Riders: WPLF, TI, LTC, EXT

Tobacco

Note: If premium frequency listed on the rate card differs from payroll frequency of the employer, face amounts may be adjusted to reflect rounding differences.

\$10.00 Bi-Weekly Premium			\$12.00 Bi-Weekly Premium			\$14.00 Bi-Weekly Premium		
Issue Age	Face Amount	Cash Value at Age 65*	Face Amount	Cash Value at Age 65*	Face Amount	Cash Value at Age 65*	Issue Age	
16	31,414	15,242	37,690	18,287	43,979	21,339	16	
17	30,782	14,859	36,931	17,828	43,094	20,803	17	
18	30,140	14,473	36,161	17,365	42,196	20,263	18	
19	29,063	13,880	34,868	16,652	40,687	19,431	19	
20	27,939	13,267	33,519	15,916	39,115	18,574	20	
21	26,927	12,710	32,305	15,248	37,696	17,793	21	
22	25,907	12,151	31,082	14,578	36,270	17,012	22	
23	24,938	11,619	29,921	13,940	34,914	16,267	23	
24	23,929	11,071	28,709	13,282	33,500	15,498	24	
25	22,998	10,561	27,592	12,671	32,197	14,786	25	
26	22,006	10,027	26,402	12,030	30,807	14,037	26	
27	21,010	9,494	25,207	11,391	29,415	13,293	27	
28	20,148	9,025	24,173	10,829	28,207	12,636	28	
29	19,282	8,557	23,134	10,266	26,994	11,979	29	
30	18,409	8,088	22,085	9,703	25,771	11,322	30	
31	17,575	7,638	21,086	9,164	24,605	10,694	31	
32	16,803	7,219	20,160	8,661	23,523	10,105	32	
33	16,076	6,821	19,287	8,183	22,506	9,549	33	
34	15,319	6,413	18,379	7,694	21,446	8,978	34	
35	14,637	6,041	17,561	7,247	20,492	8,457	35	
36	13,939	5,664	16,724	6,796	19,514	7,930	36	
37	13,271	5,304	15,922	6,364	18,579	7,426	37	
38	12,651	4,967	15,178	5,959	17,711	6,954	38	
39	12,025	4,631	14,428	5,557	16,835	6,484	39	
40	11,469	4,326	13,759	5,190	16,056	6,056	40	
41	10,929	4,031	13,112	4,836	15,300	5,643	41	
42	10,417	3,750	12,498	4,499	14,583	5,249	42	
43	9,939	3,485	11,925	4,181	13,915	4,879	43	
44	9,472	3,228	11,364	3,873	13,261	4,519	44	
45	9,034	2,985	10,839	3,582	12,648	4,180	45	
46	8,514	2,721	10,215	3,264	11,919	3,809	46	
47	8,020	2,470	9,622	2,964	11,228	3,458	47	
48	7,565	2,238	9,077	2,685	10,591	3,133	48	
49	7,134	2,017	8,559	2,420	9,987	2,823	49	
50	6,729	1,808	8,074	2,170	9,421	2,532	50	
51	6,352	1,613	7,620	1,935	8,892	2,258	51	
52	5,997	1,428	7,195	1,713	8,396	1,999	52	
53	5,664	1,254	6,796	1,505	7,930	1,756	53	
54	5,346	1,089	6,414	1,307	7,485	1,525	54	
55	5,052	935	6,062	1,123	7,073	1,310	55	
56	N/A†		5,734	949	6,691	1,108	56	
57	N/A†		5,420	785	6,325	917	57	
58	N/A†		5,125	630	5,980	735	58	
59	N/A†		N/A†		5,653	562	59	
60	N/A†		N/A†		5,341	397	60	
61	N/A†		N/A†		5,040	252	61	
62	N/A†		N/A†		N/A†		62	
63	N/A†		N/A†		N/A†		63	
64	N/A†		N/A†		N/A†		64	
65	N/A†		N/A†		N/A†		65	
66	N/A†		N/A†		N/A†		66	
67	N/A†		N/A†		N/A†		67	
68	N/A†		N/A†		N/A†		68	
69	N/A†		N/A†		N/A†		69	
70	N/A†		N/A†		N/A†		70	

†The premium requested results in a face amount outside the allowable limits. (\$5,000 - \$500,000)

* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%.

The Waiver of Premium for Layoff Rider (WPLF) is not included above age 55.

The Child Term Rider may be added for an additional premium of \$1.25 per month per \$5,000.

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Issue State: GA 10/10/2013 Ver. 27

Trans\$ure Interest Sensitive Whole Life Insurance

With Riders: WPLF, TI, LTC, EXT

Non-Tobacco

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount		Issue Age
	Bi-Weekly Premium	Cash Value at Age 65*	Bi-Weekly Premium	Cash Value at Age 65*	Bi-Weekly Premium	Cash Value at Age 65*	
16	N/A†		11.88	21,633	17.82	32,449	16
17	N/A†		12.31	21,532	18.46	32,298	17
18	N/A†		12.73	21,429	19.09	32,143	18
19	N/A†		13.19	21,321	19.79	31,982	19
20	N/A†		13.67	21,208	20.51	31,812	20
21	N/A†		14.16	21,090	21.23	31,634	21
22	N/A†		14.67	20,965	22.01	31,447	22
23	N/A†		15.21	20,833	22.82	31,249	23
24	N/A†		15.77	20,694	23.65	31,041	24
25	8.17	10,274	16.35	20,548	24.52	30,822	25
26	8.49	10,197	16.98	20,394	25.47	30,591	26
27	8.82	10,116	17.65	20,233	26.48	30,349	27
28	9.16	10,031	18.33	20,063	27.49	30,094	28
29	9.55	9,942	19.09	19,883	28.64	29,825	29
30	9.93	9,846	19.86	19,692	29.80	29,538	30
31	10.32	9,745	20.65	19,490	30.98	29,234	31
32	10.74	9,637	21.48	19,275	32.22	28,912	32
33	11.18	9,524	22.37	19,047	33.54	28,571	33
34	11.65	9,404	23.31	18,807	34.96	28,211	34
35	12.14	9,277	24.29	18,553	36.43	27,830	35
36	12.70	9,142	25.40	18,284	38.10	27,426	36
37	13.29	9,000	26.58	18,001	39.86	27,001	37
38	13.91	8,850	27.83	17,701	41.74	26,551	38
39	14.54	8,692	29.08	17,383	43.62	26,075	39
40	15.22	8,524	30.44	17,047	45.66	25,571	40
41	15.91	8,346	31.83	16,691	47.74	25,037	41
42	16.66	8,158	33.33	16,315	49.99	24,473	42
43	17.41	7,959	34.83	15,918	52.24	23,876	43
44	18.23	7,749	36.46	15,498	54.69	23,246	44
45	19.07	7,527	38.13	15,055	57.20	22,582	45
46	20.02	7,293	40.04	14,586	60.06	21,879	46
47	21.01	7,045	42.02	14,090	63.03	21,135	47
48	22.28	6,782	44.56	13,563	66.84	20,345	48
49	23.64	6,500	47.28	13,001	70.93	19,501	49
50	25.08	6,201	50.15	12,401	75.23	18,602	50
51	26.60	5,881	53.21	11,762	79.81	17,642	51
52	28.23	5,541	56.46	11,082	84.69	16,622	52
53	29.94	5,179	59.88	10,358	89.82	15,537	53
54	31.77	4,794	63.54	9,589	95.30	14,383	54
55	33.70	4,387	67.40	8,773	101.10	13,160	55
56	35.78	3,954	71.56	7,907	107.33	11,861	56
57	37.99	3,494	75.98	6,988	113.97	10,481	57
58	40.32	3,003	80.65	6,006	120.97	9,008	58
59	42.84	2,477	85.69	4,954	128.53	7,431	59
60	45.53	1,914	91.05	3,828	136.58	5,741	60
61	48.44	1,311	96.88	2,622	145.32	3,933	61
62	51.55	668	103.11	1,337	154.67	2,005	62
63	54.87	0	109.74	0	164.62	0	63
64	58.41	0	116.82	0	175.23	0	64
65	62.19		124.38		186.57		65
66	66.50		133.00		199.49		66
67	71.11		142.22		213.34		67
68	76.10		152.21		228.31		68
69	81.51		163.01		244.52		69
70	87.34		174.68		262.03		70

†The requested face amount results in a premium less than \$4.00 per week.

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The Waiver of Premium for Layoff Rider (WPLF) is not included above age 55.

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With Riders: WPLF, TI, LTC, EXT

Tobacco

Issue Age	\$25,000 Face Amount		\$50,000 Face Amount		\$75,000 Face Amount		Issue Age
	Bi-Weekly Premium	Cash Value at Age 65*	Bi-Weekly Premium	Cash Value at Age 65*	Bi-Weekly Premium	Cash Value at Age 65*	
16	N/A†		15.92	24,260	23.88	36,390	16
17	8.12	12,068	16.25	24,137	24.37	36,205	17
18	8.30	12,005	16.60	24,010	24.90	36,015	18
19	8.61	11,940	17.21	23,879	25.82	35,819	19
20	8.95	11,871	17.90	23,743	26.86	35,614	20
21	9.29	11,800	18.58	23,601	27.86	35,401	21
22	9.66	11,726	19.31	23,452	28.96	35,177	22
23	10.03	11,648	20.06	23,296	30.08	34,943	23
24	10.45	11,566	20.90	23,132	31.35	34,698	24
25	10.87	11,481	21.75	22,962	32.62	34,442	25
26	11.36	11,391	22.73	22,783	34.09	34,174	26
27	11.90	11,298	23.81	22,595	35.71	33,893	27
28	12.41	11,199	24.83	22,398	37.24	33,597	28
29	12.97	11,094	25.94	22,189	38.91	33,283	29
30	13.59	10,983	27.17	21,967	40.76	32,950	30
31	14.23	10,865	28.46	21,731	42.69	32,596	31
32	14.88	10,740	29.77	21,480	44.65	32,220	32
33	15.56	10,607	31.11	21,214	46.67	31,821	33
34	16.32	10,466	32.65	20,933	48.98	31,399	34
35	17.09	10,317	34.17	20,635	51.26	30,952	35
36	17.94	10,159	35.88	20,319	53.82	30,478	36
37	18.84	9,992	37.69	19,984	56.54	29,976	37
38	19.77	9,815	39.54	19,631	59.30	29,446	38
39	20.80	9,628	41.59	19,257	62.39	28,885	39
40	21.81	9,430	43.62	18,860	65.42	28,290	40
41	22.88	9,221	45.77	18,442	68.65	27,662	41
42	24.01	8,999	48.02	17,999	72.03	26,998	42
43	25.16	8,766	50.33	17,532	75.49	26,297	43
44	26.40	8,520	52.80	17,040	79.21	25,560	44
45	27.68	8,261	55.36	16,523	83.04	24,784	45
46	29.37	7,989	58.75	15,978	88.12	23,966	46
47	31.18	7,701	62.36	15,401	93.54	23,102	47
48	33.06	7,395	66.11	14,790	99.17	22,184	48
49	35.06	7,068	70.11	14,136	105.17	21,203	49
50	37.16	6,719	74.33	13,438	111.48	20,157	50
51	39.37	6,348	78.75	12,695	118.12	19,043	51
52	41.70	5,953	83.40	11,906	125.10	17,859	52
53	44.15	5,535	88.31	11,071	132.46	16,606	53
54	46.78	5,094	93.55	10,188	140.33	15,282	54
55	49.50	4,629	99.00	9,259	148.50	13,888	55
56	52.32	4,140	104.65	8,279	156.97	12,419	56
57	55.35	3,623	110.71	7,246	166.06	10,868	57
58	58.55	3,073	117.09	6,147	175.64	9,220	58
59	61.93	2,486	123.86	4,972	185.79	7,457	59
60	65.55	1,858	131.09	3,717	196.64	5,575	60
61	69.47	1,249	138.94	2,498	208.40	3,747	61
62	73.62	611	147.24	1,221	220.86	1,832	62
63	78.01	0	156.03	0	234.05	0	63
64	82.66	0	165.32	0	247.98	0	64
65	87.54		175.07		262.61		65
66	93.07		186.15		279.22		66
67	98.95		197.89		296.84		67
68	105.30		210.61		315.91		68
69	112.14		224.28		336.42		69
70	119.52		239.03		358.54		70

†The requested face amount results in a premium less than \$4.00 per week.

* Values assume that all stipulated premiums are paid to Age 100. The Guaranteed minimum interest rate is 4.00%.

The Waiver of Premium for Layoff Rider (WPLF) is not included above age 55.

The Child Term Rider may be added for an additional premium of \$1.25 per month per \$5,000.

A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract. Sample rates only. Product revisions and rates subject to insurance department approval. Rates may change at any time.

Underwritten by Transamerica Life Insurance Company. Home Office, Cedar Rapids, IA.



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