



A COMMITMENT TO GUARANTEES

PRODUCT

TransACE® Universal Life

The all-new TransACE® universal life insurance policy from Transamerica Life Insurance Company offers guarantees, flexibility and control at lower, more competitive premiums. With every TransACE policy comes:

- **Lifetime guarantees:** Especially important in unpredictable times, TransACE continues to give clients the lifetime guarantees that they want.
- **Flexibility at no additional cost:** Multiple enhanced surrender value options (Year 15, 20 or 25 and later) give clients an exit strategy with the opportunity to receive up to 100% of premiums paid.¹
- **Competitive premiums:** Lower rates and competitive pricing especially for clients between age 55-70 and younger clients age 35-45.

The New MultiFlex Surrender Endorsement (MSE)

A TransACE universal life insurance policy can offer real flexibility for clients looking to secure their family's financial future in addition to the no-lapse guarantee. The MultiFlex Surrender Endorsement gives clients the option of surrendering their policy and receiving up to 100% of premiums paid. The MSE on TransACE provides clients more control to handle life's changes at no additional cost to them.

Guidelines		
15th policy anniversary (60 day period following)	20th policy anniversary (60 day period following)	25th policy anniversary or anytime after
The policy owner would receive the lesser of: 100% of gross premiums* OR 33% of lowest face amount**		

*Less any refunds, partial surrenders, and any outstanding policy loans.

**Less any outstanding loans, and any partial surrenders that did not reduce the face amount.

- Product must be illustrated with guarantees to age 100 in order to qualify for the endorsement.
- The endorsement cannot be reinstated once terminated outside the RAP period.

Ideal Client Profile

- Clients looking for guarantees during an uncertain economy, or worried about the volatility in the financial markets.
- Clients looking for additional flexibility and choices in the future if their needs change.
- Clients wary of being locked into a product for a lifetime.
- Planners that want to offer clients an exit strategy as part of their financial planning.

Product Sweet Spots by Risk Class Based on Lifetime Level Premiums

- Males: Competitive across all age and all risk classes, particularly at ages 35-70 and standard risk class
- Females: Competitive across all age and all risk classes, particularly at ages 35-70 and standard risk class

Face Amount: \$1,000,000

Risk Class	Male	Female
Preferred Nonsmoker	Ages 45 – 65	Ages 45 – 65
Standard Nonsmoker	Ages 35 – 80	Ages 35 – 80
Preferred Smoker	Ages 35, 55-60, 70 – 80	Ages 35 – 65

Face Amount: \$250,000

Risk Class	Male	Female
Preferred Nonsmoker	Ages 45 – 65	Ages 45 – 65
Standard Nonsmoker	Ages 35 – 65	Ages 45 – 70
Preferred Smoker	Ages 35, 55 – 60	Ages 45 – 60

Illustrations and Transition Period

- TransACE (2012) product is illustratable on TransWare®.
- Transition rules and dates will be communicated accordingly for states available for sale after the launch date of TransACE (2012).

Marketing Support

Producer-facing	Consumer-facing
<ul style="list-style-type: none"> ■ Product Guide (OL 2234) ■ MSE Flexibility Flyer (OL 2961) ■ Product PowerPoint Presentation (OL 2913) 	<ul style="list-style-type: none"> ■ Consumer Guide (OL 2770) ■ Case Study Flyers <ul style="list-style-type: none"> ■ Legacy Planning (OL 2955) ■ Business Owners (OL 2974)

¹ Enhanced surrender value is the lesser of 100% of gross premiums less any refunds, partial surrenders, and policy loans, or 33% of the lowest face amount minus policy loans and any partial surrenders that did not reduce the face amount.

TransACE® is a nonparticipating, 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. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.



Transamerica Life Insurance Company

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