

With the new Enhanced Surrender Value Endorsement now offered on our 2nd to die policy, Transamerica offers the **Guarantees** of a no-lapse survivorship product, along with **Control** through our innovative Income Protection Option (IPO) and now **Flexibility** for uncertain times and changing needs. **Guarantees, Control and Flexibility**...when you consider a client focused valued-added survivorship product, think **Transamerica**.

Lock in Flexibility Today. For Freedom in the Future.

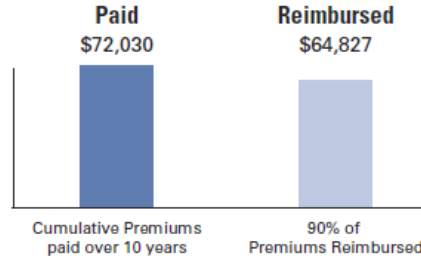


TransACE Survivor[®] now offers even more control with our new endorsement.

Clients can now surrender their policy after the 10th year and receive 90% of their premiums or wait until the 15th year and receive 100% of the premiums paid with our new Enhanced Surrender Value Endorsement.¹ What's more, the new endorsement has no restriction on age, face amount or underwriting status. With uncertain times ahead, it's nice to know that clients have the flexibility to adjust to meet their changing needs at no additional cost.

Example

Howard and Marion, both aged 55 Preferred Nonsmokers, purchase a \$1M TransACE Survivor[®] policy for an estate planning solution and pay an annual premium of \$7,203 (\$72,030 over 10 years). Because of favorable tax law changes, they decide to surrender their policy during the 60-day open window after the 10th year and receive a total reimbursement of \$64,827.²



After being reimbursed for 90% of premiums paid, the policy owner has effectively paid out-of-pocket only 1 year's premium for 10 years worth of coverage.

Contact us today to learn how our new TransACE Survivor endorsement can provide clients additional flexibility, especially with regard to the following strategies:

- Premium Finance
- Business Planning
- Family Limited Partnership / Annual Gifting
- 1035 exchange
- Legacy Planning
- Policy Review

¹ The premium refunded through the Enhanced Surrender Value Endorsement is the lesser of: at Year 10, 90% of gross premiums less any refunds, partial surrenders, and policy loans, or 50% of face amount minus policy loans and at Year 15, 100% of gross premiums less any refunds, partial surrenders, and policy loans, or 50% of face amount minus policy loans.

² 90% Premium refund is calculated using gross premiums paid minus refunds, partial surrenders and policy loans.

TransACE Survivor[®] is a nonparticipating, flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. 1-12111108 (CVAT), Group Certificate No. 2-72136108 (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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