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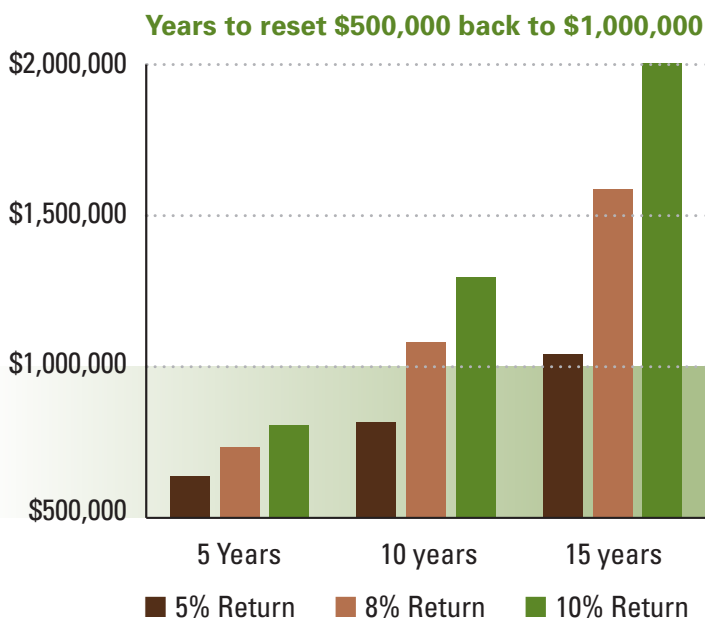
“Transamerica’s Legacy Repair Strategy is particularly advantageous for today’s economy, allowing consumers to have the guarantees, flexibility and control they desire.”

Restoring and Securing Financial Legacies

ALTHOUGH the economy may be showing intermittent signs of improvement, the stock market’s sluggish recovery still has many concerned. The delayed opportunity to recoup significant losses is particularly affecting individuals near or in retirement, who fear that funds once earmarked to provide a financial legacy for loved ones may instead be needed to secure their desired retirement lifestyle.

How Much Time Is Needed To Reset Portfolios?

The chart below shows that even with a 10% return, it can take over 7 years to recover a \$1 million portfolio that suffered a 50% loss. The chart also shows that a 5% difference in return can have significant consequences to resetting the portfolio.



How To Help Restore Their Legacy

With Transamerica’s “Legacy Repair” strategy, individuals facing or in retirement (ages 55 to 85) don’t have to worry about sacrificing a legacy to fund their retirement. Even with significant portfolio losses and immediate time horizons, they can rest assured knowing that they can leave a planned, meaningful, financial legacy to loved ones. By simply applying a small portion of current assets to fund a TransTermSM universal life insurance policy, these individuals can restore an otherwise diminished legacy, while leaving the majority of assets to provide a comfortable retirement.



“...opportunities abound today to help affluent and older clients restore and secure legacies for their loved ones without sacrificing comfortable retirements.”

Transamerica's "Legacy Repair" Strategy Advantages

With TransTerm as a main component, Transamerica's Legacy Repair Strategy is particularly advantageous for today's economy, allowing consumers to have the guarantees, flexibility and control they desire. Transamerica's "Legacy Repair" strategy and TransTerm can:

- Accommodate older ages up to age 85
- Implement this flexible premium UL with a term-like planned level premium period
- Allow for lifetime coverage in the event the insured outlives the planned initial level premium period
- Underwrite qualifying individuals without a medical exam under TOP and TOP Plus programs
- Provide a guaranteed income stream for loved ones at no additional cost through the Income Protection Option¹
- Allow for continued coverage beyond the planned initial level period if needs change

Although it may take time for the economy to recover, opportunities abound today to help affluent and older clients restore and secure legacies for their loved ones without sacrificing comfortable retirements.

For more information, contact your general agent or the Transamerica Strategic Marketing Sales Desk at 866-855-9058.

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Transamerica Life Insurance Company

an **AEGON** company

¹ A portion of each monthly payment and a portion of the final lump sum are reportable as interest income. The policy illustration provides the tax-reportable percentage for each monthly income payment and the final lump sum based on a 3% guaranteed minimum interest rate and the illustrated face amount. Upon the insured's death, the actual taxable portion of each monthly payment will be calculated and communicated to the beneficiary(ies) based on the actual payout amounts.

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