PREPARE FOR THE UNEXPECTED

CRITICALEVENTS®
CRITICAL ILLNESS INSURANCE

Offer your employees the assurance of *CriticalEvents*, underwritten by Transamerica Life Insurance Company.

Your employees can't predict a critical illness like a heart attack, stroke, or cancer, but they can prepare for the potential financial impact with the help of critical illness insurance. It eases financial stress with lump-sum cash benefits they can use however they see fit.

OUR PROTECTION AT WORK FOR YOUR PEOPLE

A major health event like a heart attack or stroke can throw a family into financial turmoil. Critical illness insurance helps pay the expenses traditional medical insurance doesn't cover.

RECRUIT AND RETAIN TALENT

Offering a comprehensive benefits package that includes *CriticalEvents* critical illness insurance can help attract talent and provide valuable protection for your employees.

HASSLE-FREE ENROLLMENT PROCESS

We offer a variety of ways to enroll so you can choose the process that works best for your company. We also provide a variety of enrollment support materials to help make Transamerica the right choice for your employees.

PRODUCT HIGHLIGHTS

- No lifetime benefit maximum
- No waiting period
- Easy enrollment options
- Convenient payroll-deducted premiums
- Hassle-free online claims

Visit:
transamerica.com

Customer Service:
888-763-7474

Additional products available through Transamerica Life Insurance Company

Universal Life • Whole Life • Basic and Supplemental Group Term Life • Dental • Vision • Legal • Cancer • Accident • Critical Illness • Short Term Disability Income • Out-of-Pocket Medical Expense • Hospital Indemnity • Telehealth

Be sure to ask your agent for a *CriticalEvents* proposal to see rate information.

This is a brief summary of *CriticalEvents* critical illness insurance **underwritten by Transamerica Life Insurance Company,** Cedar Rapids, IA. Policy form series CPCI0500 and CCCI0500. Forms and numbers may vary.

Insurance 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 tebcs.com.

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TRANSAMERICA®

Product Details

An employee may purchase a benefit amount based on the premiums as shown in the following pages. A spouse and child dependent amount will be a percentage of the employee-elected amount. Employees and spouses are eligible at age 18 and up, eligible children from birth through age 25.

Base Policy Benefits	Percentage of Benefit	Plan Option 1
Heart Attack	100%	Included
Stroke	100%	Included
Major Organ Failure	100%	Included
End Stage Renal Failure	100%	Included
Other Specified Organ Failure (Loss of sight, speech, or hearing)	100%	Included
Miscellaneous Diseases - Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Encephalitis/meningitis, Rocky Mountain Spotted Fever, Typhoid Fever, Anthrax, Cholera, Primary Sclerosing Cholangitis (Walter Payton's Disease) and Tuberculosis	100%	Included
Alzheimer's Disease	30%	Included
Coronary Artery Disease Requiring Bypass Grafts	25%	Included
Coronary Artery Disease Requiring Angioplasty/Stent	5%	Included

	Plan Option 1
Dependent Insurance	50%
First Occurrence	First occurrence after effective date
Rate Structure	Voluntary - Attained Age

Cancer Benefit Rider	Percentage of Benefit	Plan Option 1
Invasive Cancer	100%	Included
Bone Marrow Failure	100%	Included
Carcinoma In Situ	25%	Included
Prostate Cancer with TNM Classification of T1	25%	Included
Skin Cancer	5%	Included

Additional Benefit	Plan Option 1
Wellness Indemnity Benefit Rider	$50
Recurrent Critical Illness Benefit Rider	50%

Limitations and Exclusions

We do not pay benefits for losses caused by, or as a result of, the insured person's:

- Participation or attempting to participate in an illegal activity.
- Intentionally causing self-inflicted injury.
- Committing or attempting to commit suicide, whether sane or insane.
- Involvement in any period of armed conflict.

Under no condition will we pay any benefits for losses incurred prior to the effective date.

Portability option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us at our administrative office within 31 days after termination. We will bill the employee directly once we receive notification to continue this insurance.

Termination of insurance

Employee insurance will terminate on the earliest of:

- The date the group master policy terminates, subject to the portability option.
- The date an employee ceases to be eligible for insurance.
- The date of the employee's death.
- The premium due date on which we fail to receive the employee's premium.
- The date the employee sends us a written notice to cancel insurance.

Dependent insurance will terminate on the earliest of:

- The date the employee's insurance terminates.
- The premium due date on which we fail to receive the employee's premium.
- The date the dependent no longer meets the definition of dependent.
- The date the group master policy or certificate is modified to exclude dependent insurance.
- The date the employee sends us a written notice to cancel dependent insurance.

We may end the insurance of any insured person who submits a fraudulent claim under the policy. Termination of the employee's insurance will not affect any claim which begins before the date of termination.

Termination of the group master policy

The group may end the policy on any premium due date by submitting a 60-day advance written notice. A group policy will not continue if it drops below the minimum required participation. The group master policy will be terminated and insurance of all remaining insureds will end, subject to the portability option.

Other insurance with us

An employee can only have one critical illness policy or certificate with us. If a person already has critical illness insurance with us, such person is not eligible to apply for this insurance.