



YOUR FUTURE STARTS HERE.

TransLegacySM universal life insurance

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

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

Now without a medical exam you can buy universal life insurance coverage and build cash value with a guaranteed 4% interest rate. You can protect yourself and eligible members of your family, all with the convenience of payroll deduction.

Do you have enough life insurance, coverage for a terminal illness, and protections that help in the event of a layoff?

Half of all American households say they need more life insurance—more than ever before.¹ Now's your chance to join families across the country who are taking action.

You can choose 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. 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. You'll be able to keep your coverage and take it with you if you ever leave the company.

You can cover yourself, your spouse, and your eligible dependent children and grandchildren.

There are two ways to choose enough benefit for your family. In addition to your own coverage, you can buy a universal life policy for your spouse and each eligible child and grandchild. Or you could choose term life insurance protection attached to your policy or your spouse's that will add extra coverage.

Coverage up to \$500,000

No Physicals or Blood work²

Dependent Coverage Available

Guaranteed 4% Interest Rate

Cash Values

Convenient Payroll Deduction

Terminal Illness Benefit^{3,4}

Level Death Benefit

Layoff Provision⁵

¹ LIMRA Trends in Life Insurance Ownership study, 2010
² Acceptance based on answers to questions on your applications for coverage.

³ Accelerated Death Benefit for Terminal Condition Rider in Pennsylvania.

⁴ Not available in Massachusetts or Virginia.

⁵ Not available in Massachusetts, Maryland, Pennsylvania Tennessee, Virginia, Vermont, or Washington.

Who would you like to cover?

APPLICANT	AGE	COVERAGE
Employee	16 – 70	\$5,000 – 500,000
Spouse or equivalent by state law	16 – 65	\$5,000 – 100,000
Child	15 days – 25	\$5,000 – 10,000 child term
Child or Grandchild	15 days – 24	\$25,000 universal life

You can purchase coverage for as little as \$4 per week.

The price you pay will depend on your age and whether or not you use tobacco. Sample costs below show you how much coverage you can buy for just a few dollars a week.

NON-TOBACCO ISSUE AGE	\$4 A WEEK FACE AMOUNT includes WAIVER OF PREMIUM and TERMINAL ILLNESS RIDERS
25	\$ 46,602
35	\$ 30,352
45	\$ 19,191

This is a brief summary of TransLegacySM Universal Life Insurance.

Policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

Policy Form Series CPGLDU00 and CCGLDU00. Rider form series CRABTI00 and CRULWT00.

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

Refer to the policy, certificate and riders for complete details.

TransLegacy HAV - Universal Life Insurance

With Riders: EXT LTC TI

Non-Tobacco, Death Benefit Option: A - Level

Issue Age	\$5.00 Weekly Premium			\$8.00 Weekly Premium			\$12.00 Weekly Premium			Issue Age
	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	57,314	6,305		94,317	11,017		143,654	17,325		16
17	55,300	6,283		91,001	10,978		138,604	17,251		17
18	53,363	6,198		87,815	10,803		133,751	16,944		18
19	51,490	6,198		84,732	10,772		129,056	16,872		19
20	49,675	6,101	18,300	81,746	10,599	30,126	124,507	16,575	45,895	20
21	47,998	6,150		78,985	10,640		120,302	16,647		21
22	45,523	5,938		74,912	10,274		114,099	16,072		22
23	43,871	5,891		72,194	10,172		109,958	15,880		23
24	42,263	5,787		69,549	9,966		105,930	15,556		24
25	40,121	5,635	14,314	66,023	9,685	23,538	100,559	15,104	35,868	25
26	38,562	5,465		63,458	9,408		96,652	14,647		26
27	37,005	5,293		60,895	9,097		92,750	14,177		27
28	35,559	5,170		58,517	8,889		89,127	13,829		28
29	34,147	5,048		56,192	8,669		85,586	13,482		29
30	32,349	4,809	11,066	53,234	8,258	18,226	81,080	12,845	27,756	30
31	31,040	4,688		51,080	8,038		77,799	12,493		31
32	29,764	4,541		48,981	7,763		74,602	12,074		32
33	28,531	4,410		46,952	7,535		71,512	11,700		33
34	27,035	4,195		44,490	7,159		67,762	11,114		34
35	25,902	4,049	8,369	42,625	6,920	13,781	64,922	10,748	20,997	35
36	24,456	3,780		40,245	6,459		61,298	10,037		36
37	23,086	3,523		37,990	6,007		57,863	9,335		37
38	21,833	3,289		35,928	5,617		54,722	8,730		38
39	20,504	3,032		33,742	5,185		51,393	8,061		39
40	19,408	2,823	5,689	31,938	4,829	9,361	48,644	7,501	14,267	40
41	18,395	2,636		30,271	4,510		46,106	7,010		41
42	17,441	2,462		28,701	4,214		43,715	6,545		42
43	16,443	2,261		27,059	3,876		41,213	6,029		43
44	15,599	2,105		25,669	3,604		39,097	5,611		44
45	14,816	1,958	3,775	24,381	3,350	6,208	37,134	5,213	9,462	45
46	13,866	1,779		22,818	3,048		34,754	4,743		46
47	13,006	1,633		21,403	2,796		32,599	4,352		47
48	12,269	1,512		20,190	2,594		30,751	4,031		48
49	11,534	1,387		18,981	2,378		28,910	3,695		49
50	10,849	1,272	2,352	17,853	2,177	3,870	27,191	3,387	5,894	50
51	10,218	1,124		16,815	1,927		25,611	2,998		51
52	9,627	984		15,843	1,691		24,130	2,634		52
53	9,117	860		15,004	1,482		22,852	2,309		53
54	8,603	733		14,157	1,264		21,563	1,971		54
55	8,127	636	1,203	13,374	1,098	1,982	20,370	1,712	3,019	55
56	7,572	503		12,460	873		18,977	1,366		56
57	7,072	371		11,638	649		17,725	1,020		57
58	6,615	276		10,885	486		16,579	767		58
59	6,181	186		10,171	332		15,492	528		59
60	5,797	101	328	9,540	189	541	14,530	306	824	60
61	5,446	21		8,962	52		13,650	94		61
62	5,122	0		8,428	0		12,837	0		62
63	N/A+			7,918	0		12,060	0		63
64	N/A+			7,464	0		11,368	0		64
65	N/A+			7,042			10,726			65
66	N/A+			6,601			10,054			66
67	N/A+			6,195			9,436			67
68	N/A+			5,820			8,864			68
69	N/A+			5,471			8,333			69
70	N/A+			5,147			7,839			70

+ Premium is insufficient to provide the minimum specified amount of \$5,000.

Solve - Target Face Amount

* Values assume that all planned periodic premiums are paid to Age 100. Guaranteed values are based on the minimum interest rate of 4.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged.

The Child Term Rider may be added for additional premium of \$0.29 weekly per \$5,000. Values shown above are not valid if the Child Term Rider is added.



A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

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

April 22, 2012
Issue State: MD Ver: 7.57B(10B)04

TransLegacy HAV - Universal Life Insurance

With Riders: EXT LTC TI

Tobacco, Death Benefit Option: A - Level

Issue Age	\$5.00 Weekly Premium			\$8.00 Weekly Premium			\$12.00 Weekly Premium			Issue Age
	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Face Amount	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	44,263	1,598		72,839	3,357		110,941	5,744		16
17	42,607	1,818		70,115	3,706		106,792	6,234		17
18	41,038	1,969		67,533	3,912		102,860	6,529		18
19	38,999	2,143		64,177	4,157		97,747	6,878		19
20	37,584	2,265	15,730	61,849	4,327	25,874	94,201	7,096	39,434	20
21	36,219	2,414		59,602	4,572		90,780	7,440		21
22	34,468	2,482		56,722	4,642		86,392	7,516		22
23	33,208	2,607		54,647	4,819		83,233	7,775		23
24	31,989	2,669		52,642	4,896		80,179	7,874		24
25	30,471	2,725	12,311	50,144	4,962	20,275	76,374	7,960	30,901	25
26	29,275	2,736		48,175	4,951		73,375	7,913		26
27	27,807	2,660		45,759	4,815		69,695	7,671		27
28	26,461	2,618		43,544	4,711		66,322	7,528		28
29	25,417	2,614		41,827	4,683		63,707	7,455		29
30	24,157	2,537	9,318	39,753	4,536	15,341	60,548	7,215	23,375	30
31	23,184	2,524		38,152	4,486		58,109	7,122		31
32	22,052	2,462		36,289	4,384		55,272	6,942		32
33	20,983	2,397		34,530	4,255		52,593	6,734		33
34	20,098	2,358		33,073	4,174		50,374	6,599		34
35	19,119	2,293	6,915	31,462	4,043	11,370	47,920	6,379	17,332	35
36	18,120	2,151		29,818	3,810		45,416	6,011		36
37	17,182	2,031		28,275	3,590		43,065	5,670		37
38	16,301	1,920		26,825	3,382		40,858	5,338		38
39	15,473	1,822		25,462	3,205		38,781	5,054		39
40	14,606	1,689	4,770	24,036	2,981	7,858	36,608	4,708	11,968	40
41	13,876	1,592		22,834	2,807		34,779	4,429		41
42	13,186	1,499		21,698	2,640		33,049	4,169		42
43	12,535	1,410		20,627	2,492		31,417	3,927		43
44	11,922	1,325		19,619	2,332		29,882	3,682		44
45	11,342	1,244	3,214	18,665	2,186	5,293	28,429	3,444	8,067	45
46	10,686	1,144		17,584	2,017		26,782	3,178		46
47	10,037	1,048		16,517	1,842		25,157	2,903		47
48	9,441	963		15,536	1,692		23,662	2,667		48
49	8,921	892		14,680	1,566		22,359	2,469		49
50	8,405	820	2,032	13,832	1,440	3,346	21,067	2,270	5,098	50
51	7,924	715		13,040	1,260		19,862	1,984		51
52	7,504	620		12,349	1,099		18,809	1,733		52
53	7,087	526		11,662	936		17,763	1,479		53
54	6,721	440		11,060	785		16,846	1,243		54
55	6,360	375	1,028	10,466	669	1,691	15,941	1,063	2,577	55
56	5,955	284		9,800	512		14,927	817		56
57	5,588	186		9,195	346		14,005	560		57
58	5,251	121		8,642	233		13,162	383		58
59	N/A+			8,128	127		12,380	215		59
60	N/A+			7,655	31	441	11,660	66	672	60
61	N/A+			7,219	0		10,996	0		61
62	N/A+			6,814	0		10,379	0		62
63	N/A+			6,442	0		9,812	0		63
64	N/A+			6,099	0		9,289	0		64
65	N/A+			5,778			8,801			65
66	N/A+			5,454			8,306			66
67	N/A+			5,145			7,836			67
68	N/A+			N/A+	0	0	7,397			68
69	N/A+			N/A+	0	0	6,983			69
70	N/A+			N/A+	0	0	6,599			70

+ Premium is insufficient to provide the minimum specified amount of \$5,000.

Solve - Target Face Amount

* Values assume that all planned periodic premiums are paid to Age 100. Guaranteed values are based on the minimum interest rate of 4.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged.

The Child Term Rider may be added for additional premium of \$0.29 weekly per \$5,000. Values shown above are not valid if the Child Term Rider is added.



A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

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

April 22, 2012
Issue State: MD Ver: 7.57B(10B)04

TransLegacy HAV - Universal Life Insurance

With Riders: EXT LTC TI

Non-Tobacco, Death Benefit Option: A - Level

Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A+			4.40	5,384		8.46	11,749		16
17	N/A+			4.55	5,608		8.75	12,154		17
18	N/A+			4.70	5,747		9.06	12,424		18
19	N/A+			4.86	5,988		9.37	12,882		19
20	N/A+			5.03	6,140	18,435	9.70	13,160	36,870	20
21	N/A+			5.19	6,449		10.03	13,687		21
22	N/A+			5.45	6,611		10.56	13,974		22
23	N/A+			5.64	6,827		10.94	14,383		23
24	N/A+			5.85	6,965		11.34	14,651		24
25	N/A+			6.14	7,178	17,825	11.93	15,028	35,668	25
26	N/A+			6.37	7,282		12.40	15,178		26
27	N/A+			6.63	7,383		12.91	15,337		27
28	N/A+			6.88	7,508		13.42	15,604		28
29	N/A+			7.15	7,661		13.96	15,847		29
30	N/A+			7.53	7,729	17,115	14.71	15,967	34,243	30
31	4.09	3,680		7.83	7,860		15.32	16,191		31
32	4.25	3,739		8.16	7,942		15.96	16,339		32
33	4.42	3,814		8.49	8,050		16.64	16,540		33
34	4.65	3,847		8.94	8,092		17.54	16,599		34
35	4.83	3,909	8,088	9.32	8,187	16,175	18.29	16,758	32,340	35
36	5.10	3,874		9.85	8,124		19.35	16,602		36
37	5.38	3,840		10.41	8,021		20.48	16,375		37
38	5.67	3,817		10.99	7,949		21.63	16,218		38
39	6.01	3,768		11.68	7,830		23.01	15,966		39
40	6.33	3,717	7,334	12.32	7,722	14,667	24.29	15,721	29,321	40
41	6.66	3,680		12.98	7,618		25.61	15,517		41
42	7.01	3,635		13.67	7,522		26.99	15,290		42
43	7.41	3,569		14.48	7,359		28.61	14,954		43
44	7.80	3,507		15.24	7,230		30.14	14,682		44
45	8.19	3,442	6,369	16.03	7,087	12,742	31.71	14,369	25,479	45
46	8.73	3,355		17.10	6,902		33.86	13,989		46
47	9.28	3,300		18.21	6,763		36.08	13,701		47
48	9.82	3,248		19.29	6,652		38.22	13,465		48
49	10.42	3,176		20.49	6,497		40.64	13,142		49
50	11.06	3,102	5,418	21.76	6,337	10,840	43.18	12,809	21,682	50
51	11.72	2,925		23.09	5,967		45.82	12,056		51
52	12.42	2,732		24.48	5,573		48.62	11,255		52
53	13.09	2,535		25.83	5,167		51.32	10,432		53
54	13.85	2,298		27.36	4,688		54.36	9,462		54
55	14.64	2,118	3,705	28.94	4,316	7,410	57.52	8,708	14,819	55
56	15.69	1,821		31.03	3,710		61.72	7,488		56
57	16.77	1,463		33.20	2,985		66.06	6,029		57
58	17.91	1,182		35.47	2,414		70.60	4,878		58
59	19.14	878		37.94	1,797		75.53	3,638		59
60	20.39	551	1,419	40.43	1,138	2,839	80.51	2,309	5,676	60
61	21.68	194		43.01	414		85.68	856		61
62	23.03	0		45.71	0		91.08	0		62
63	24.49	0		48.63	0		96.92	0		63
64	25.96	0		51.57	0		102.80	0		64
65	27.49			54.64			108.93			65
66	29.31			58.27			116.19			66
67	31.20			62.06			123.78			67
68	33.20			66.04			131.74			68
69	35.29			70.23			140.11			69
70	37.49			74.64			148.93			70

+ Face Amount is insufficient to require the minimum planned premium of \$4.00 Weekly.

Solve - Target Premium

* Values assume that all planned periodic premiums are paid to Age 100. Guaranteed values are based on the minimum interest rate of 4.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged.

The Child Term Rider may be added for additional premium of \$0.29 weekly per \$5,000. Values shown above are not valid if the Child Term Rider is added.



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TransLegacy HAV - Universal Life Insurance

With Riders: EXT LTC TI

Tobacco, Death Benefit Option: A - Level

Issue Age	\$25,000 Face Amount			\$50,000 Face Amount			\$100,000 Face Amount			Issue Age
	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	Weekly Premium	Guaranteed Cash Value at Age 65*	Current Cash Value at Age 65*	
16	N/A+			5.60	1,947		10.85	5,041		16
17	N/A+			5.80	2,351		11.25	5,753		17
18	N/A+			6.01	2,627		11.67	6,317		18
19	N/A+			6.31	3,021		12.26	7,054		19
20	N/A+			6.53	3,323	20,934	12.71	7,608	41,867	20
21	N/A+			6.76	3,680		13.18	8,294		21
22	N/A+			7.09	4,001		13.83	8,824		22
23	N/A+			7.35	4,336		14.34	9,502		23
24	N/A+			7.61	4,605		14.88	10,015		24
25	4.16	2,104	10,113	7.97	4,957	20,225	15.60	10,648	40,449	25
26	4.32	2,247		8.28	5,163		16.22	11,023		26
27	4.53	2,324		8.70	5,321		17.06	11,303		27
28	4.74	2,457		9.13	5,516		17.91	11,658		28
29	4.92	2,564		9.49	5,722		18.63	12,024		29
30	5.16	2,645	9,644	9.97	5,864	19,301	19.58	12,278	38,587	30
31	5.36	2,767		10.37	6,055		20.39	12,641		31
32	5.62	2,861		10.89	6,234		21.42	12,950		32
33	5.88	2,945		11.42	6,373		22.49	13,221		33
34	6.13	3,053		11.91	6,552		23.47	13,534		34
35	6.42	3,122	9,032	12.50	6,673	18,083	24.65	13,768	36,156	35
36	6.76	3,126		13.17	6,656		25.99	13,718		36
37	7.11	3,134		13.87	6,641		27.39	13,648		37
38	7.47	3,128		14.60	6,606		28.86	13,583		38
39	7.86	3,146		15.36	6,613		30.38	13,554		39
40	8.30	3,121	8,178	16.26	6,538	16,342	32.16	13,389	32,691	40
41	8.72	3,099		17.09	6,498		33.84	13,277		41
42	9.16	3,089		17.97	6,441		35.59	13,150		42
43	9.62	3,076		18.88	6,390		37.42	13,040		43
44	10.09	3,038		19.84	6,313		39.33	12,858		44
45	10.59	3,001	7,093	20.83	6,216	14,184	41.32	12,656	28,378	45
46	11.22	2,955		22.09	6,103		43.83	12,409		46
47	11.92	2,885		23.50	5,950		46.65	12,091		47
48	12.65	2,825		24.96	5,828		49.57	11,817		48
49	13.37	2,779		26.39	5,712		52.44	11,584		49
50	14.17	2,718	6,050	27.99	5,577	12,096	55.63	11,299	24,202	50
51	15.01	2,535		29.67	5,194		58.99	10,516		51
52	15.83	2,342		31.31	4,797		62.27	9,711		52
53	16.74	2,122		33.13	4,351		65.92	8,803		53
54	17.63	1,891		34.92	3,873		69.49	7,842		54
55	18.61	1,713	4,044	36.88	3,506	8,084	73.41	7,095	16,170	55
56	19.86	1,416		39.36	2,902		78.37	5,875		56
57	21.14	1,046		41.93	2,156		83.51	4,371		57
58	22.47	773		44.59	1,600		88.84	3,252		58
59	23.87	480		47.39	1,002		94.43	2,049		59
60	25.32	182	1,440	50.29	399	2,880	100.24	833	5,759	60
61	26.83	0		53.31	0		106.27	0		61
62	28.40	0		56.46	0		112.56	0		62
63	30.02	0		59.70	0		119.05	0		63
64	31.69	0		63.04	0		125.73	0		64
65	33.43			66.52			132.68			65
66	35.40			70.46			140.56			66
67	37.51			74.66			148.98			67
68	39.71			79.08			157.81			68
69	42.05			83.74			167.14			69
70	44.47			88.60			176.85			70

+ Face Amount is insufficient to require the minimum planned premium of \$4.00 Weekly.

Solve - Target Premium

* Values assume that all planned periodic premiums are paid to Age 100. Guaranteed values are based on the minimum interest rate of 4.00% and maximum fees and charges. Non-Guaranteed values are based on a current illustrated interest rate of 5.25% and current fees and charges and are not guaranteed. Values are affected by the actual interest rates credited and cost of insurance rates charged.

The Child Term Rider may be added for additional premium of \$0.29 weekly per \$5,000. Values shown above are not valid if the Child Term Rider is added.



A detailed illustration will be provided on delivery of a contract or earlier if requested. This is a quotation, not a contract.

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

April 22, 2012
Issue State: MD Ver: 7.57B(10B)04

LTC**Accelerated Death Benefit for Long Term Care Rider (Form CRABLT00):**

Allows the owner to receive 4% of the rider face amount per month for up to 25 months if the insured is confined in a licensed nursing or assisted living facility, or 2% of the rider face amount per month for up to 50 months if the insured receives home health care or adult day care services. The benefit for this rider can only be triggered by a chronically ill diagnosis that must be certified by a licensed physician.

EXT**Extension of Benefits for LTC (Form CREXTB00):**

When the entire rider face amount has been paid under the Accelerated Death Benefit for Long Term Care Rider and the insured continues to be chronically ill (i.e., ADL-deficient or severely cognitively impaired), this rider allows an insured to have his or her benefits extended. As soon as the first payment is made under the Extension of Benefits Rider, we will issue a paid up life insurance contract for 25% of the face amount of the Accelerated Death Benefit for Long Term Care Rider.

TI**Accelerated Death Benefit for Terminal Illness Rider (Form CRABTI00):**

Lets the insured "tap into" life insurance in the event of a future terminal illness diagnosis and still provides a benefit for the beneficiary.