



# FILL THE GAP IN YOUR PORTFOLIO. CONSIDER A TRANSACE® UNIVERSAL LIFE POLICY WHEN PLANNING FOR YOUR FINANCIAL FUTURE

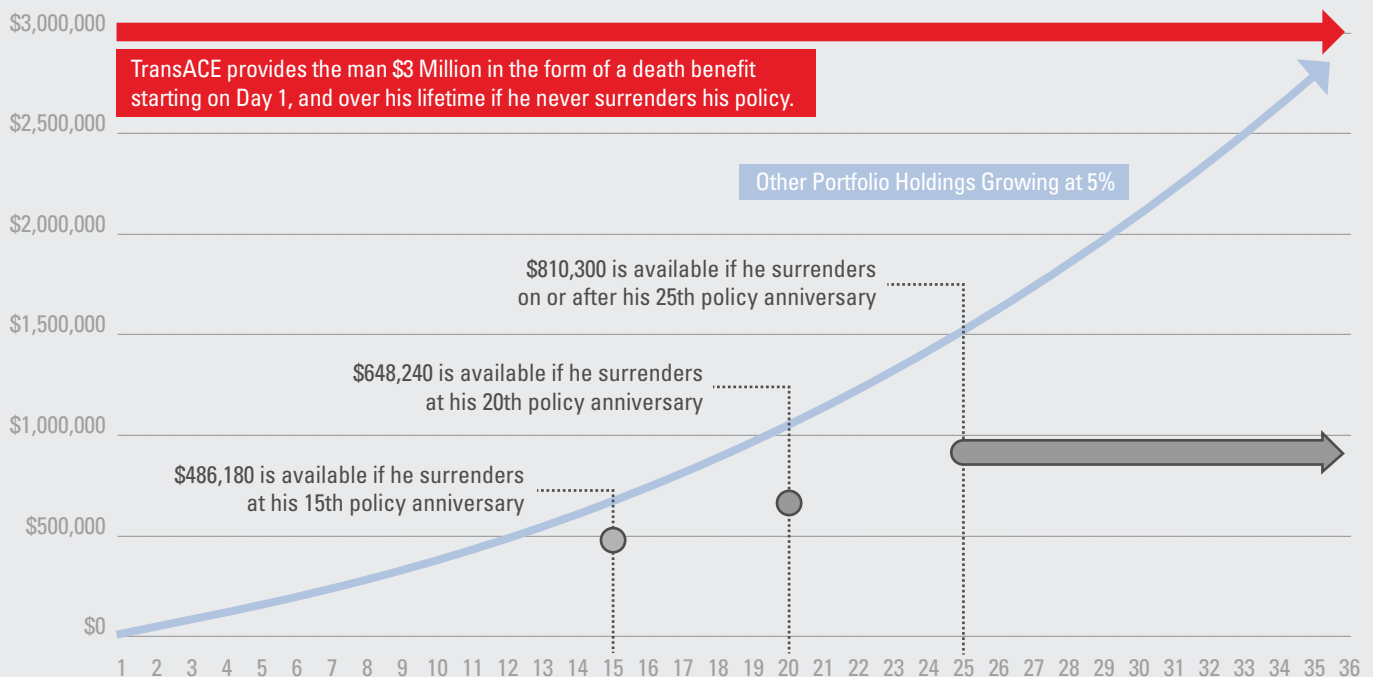
TRANSACE® UNIVERSAL LIFE

When developing a financial plan for yourself and your spouse, you may consider a variety of assets to provide a secure legacy for your family. One area that is sometimes overlooked is life insurance, and the benefit it can provide. Consider the following benefits of a TransACE® guaranteed universal life policy from Transamerica Life Insurance Company:<sup>1</sup>

- Beneficiaries are provided a tax-free death benefit should you pass away unexpectedly.<sup>2</sup>
- Your financial plan has an asset that's guaranteed, giving you a safety net in the event of your death, should other financial ventures not perform as quickly as you hoped.
- The MultiFlex Surrender Endorsement (MSE) lets you surrender the policy at the 15th, 20th or anytime on or after the 25th policy anniversary and receive up to 100% of premiums paid, to use for immediate liquidity or financial assistance for a spouse or family member.<sup>3</sup>

## How TransACE Can Complement Your Investments

Consider how a 52 year old male could use \$64,412 per year as part of a financial plan for himself and his spouse. He could allocate \$32,412 to pay the annual TransACE premium on a \$3M policy, and use another \$32,000 to invest every year in another asset or fund growing at 5% annually after taxes. By purchasing a TransACE policy, he has an asset that can guarantee a \$3 million legacy whenever he dies, regardless of the performance of other transactions. And the MSE allows him to surrender the policy at specified points which can provide an immediate tax-free source of liquidity to use should he need it, allowing him the potential to stay in the market with other holdings and avoid selling.



**TransACE can provide additional asset diversification and offer loved ones a safety net in the form of a death benefit while allowing other financial vehicles to perform. Contact your financial professional or Transamerica to learn more.**

<sup>1</sup>All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company. Fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force

<sup>2</sup>Life insurance generally offers an income tax-free death benefit to beneficiaries pursuant to IRC Sec. 101(a)(1). Please consult your tax advisor for guidelines specific to your situation.

<sup>3</sup>Funding requirements must be met. Enhanced surrender value is the lesser of 100% of gross premiums less any refunds, partial surrenders, and outstanding policy loans or 33% of the lowest face amount minus any outstanding policy loans and partial surrenders that did not reduce the face amount. The MultiFlex Surrender Endorsement can be exercised only during the 60-day period following the 15th or the 20th policy anniversary or at any time at the 25th policy anniversary or later.

TransACE® is a non-participating flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. ICC12 UL07 or UL07 (CVAT). Policy form and number may vary and this policy may not be available in all jurisdictions.

Insurance eligibility and premiums are subject to underwriting. 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.