

BUILDING A LEGACY

HELP PROTECT LOVED ONES FROM FINAL EXPENSES



TRANSAMERICA®

CONSIDERING LEGACY

Unlike an inheritance, final expenses are something none of us wants to leave behind for a loved one. The goal is to share a gift – or legacy – of peace and calm rather than costs and expenses.

Understanding how life insurance can help with final expenses is the place to start. Many Americans believe Social Security will pay for their final expense needs. However, the government only pays a lump-sum of \$255 for those who qualify.¹

What's more, the Veterans Administration final expense benefit (if you qualify) is only \$749 for a plot, plus a \$300 burial allowance.²

START CALCULATING YOUR FINAL EXPENSES TODAY

Get a better understanding of your estimated final expenses and choose a life insurance policy that meets your needs.



FINAL EXPENSES CAN BE COSTLY

| FINAL EXPENSES | NATIONAL MEDIAN COST |
|--|----------------------|
| Basic Services Fee | \$2,000 |
| Transfer of deceased | \$310 |
| Embalming | \$695 |
| Preparation of body | \$250 |
| Facilities/staffing viewing | \$420 |
| Facilities/Staffing funeral | \$495 |
| Hearse | \$318 |
| Service car/van | \$143 |
| Basic memorial printing | \$155 |
| Metal casket | \$2,395 |
| Vault | \$1,327 |
| Total Median Cost Funeral with Burial | \$8,508* |

*Cost does not include cemetery plot, monument or marker, flowers, or obituary.

Source: National Funeral Directors Association, 2015 Member General Price List Survey (latest available).

The following worksheet is a tool that can assist you in estimating your basic life insurance needs. Work with your financial services professional to fill out the following information to get a better picture of what specific amount or type of coverage you may need, depending on your personal circumstances. The actual amount of life insurance you need will depend on several factors which you need to consider carefully.

RECOMMENDED COVERAGE AMOUNT

You: _____

Your Spouse: _____

EXISTING LIFE INSURANCE COVERAGE

You: _____

Your Spouse: _____

AMOUNT OF ADDITIONAL LIFE INSURANCE NEEDED

You: _____

Your Spouse: _____

DO YOU HAVE ANY DEPENDENTS WHO SHOULD BE COVERED?

You: _____

Your Spouse: _____



IMMEDIATE SOLUTION, 10 PAY SOLUTION, AND EASY SOLUTION

HIGHLIGHTS

- Coverage begins immediately when your life insurance policy is issued. No waiting period.
- Level death benefit.
- Premiums do not increase with age.
- Policy will not be canceled as long as you make the premium payments (policies are subject to a two-year contestability period).

PRODUCT FEATURES

- Issue Ages:
 - Immediate Solution 0 – 85 (life paid up at age 121)
 - 10 Pay Solution 0 – 85 (premium payable for 10 years)
 - Easy Solution 18 – 80 (graded death benefit)
- Minimum death benefit, \$1,000
- Maximum death benefit Immediate Solution and 10 Pay Solution:
 - 0 – 55 \$50,000
 - 56 – 65 \$40,000
 - 66 – 75 \$30,000
 - 76 – 85 \$25,000
- Maximum death benefit, Easy Solution: \$25,000
- No medical exams (based on answers to health questions on the application).

ACCELERATED DEATH BENEFIT RIDERS (POLICY FORMS R05400 AND R05401)

Available on the Immediate Solution and 10 Pay Solution at no additional premium cost:

- **Accelerated Death Benefit Rider.** This rider pays the face amount, less an interest discount, less any loans, less any premiums that would be due in the next year upon diagnosis of a qualifying event. Eligibility requirements apply.
- **Accelerated Death Benefit Rider with Nursing Home Benefit.** (Subject to state availability.) This rider pays the face amount, less an interest discount, less any loans, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing home facility. This rider is not available if you need any assistance in performing daily living activities at the time of application.

(Accelerated death benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details.)

These riders are not available in New York.

IMMEDIATE SOLUTION AND 10 PAY SOLUTION (POLICY FORM WL08)

Death benefit (all states): Full amount on day one.

EASY SOLUTION (GRADED DEATH BENEFIT) (POLICY FORM WL09)

The death benefit during the first two policy years will vary by state. In most states, the death benefit during the first two policy years is based on the face amount for the accidental death of the insured or is limited to 110% of the sum of premiums paid (minus loan balance) for the death of the insured from any other cause.

In the other states, the death benefit during first two policy years is limited to 30% of the face amount (minus loan balance) for the death of the insured during the first year, or 60% in the second year. For all states, the death benefit after first two years is based on face amount for death of insured (minus loan balance) regardless of cause of death.

ACCIDENTAL DEATH BENEFIT RIDER (POLICY FORM ADR10)

- Optional Rider: Available only on the Immediate Solution for issue ages 18-70. This rider provides for payment of an amount in addition to the face amount of the policy in the event of accidental death, as defined in the rider, subject to the definitions and exclusions set out in the rider. Death must occur within 90 days from the accidental bodily injury, while the policy is in force. The accidental death benefit amount is equal to the base face amount.

CHILDREN'S AND GRANDCHILDREN'S BENEFIT RIDER (POLICY FORM CR13)

Optional Rider: Available only on the Immediate Solution for issue ages of parent/grandparent 18-75 and child/grandchild issue ages 15 days old to 17 years. The minimum death benefit is \$1,000, the maximum death benefit is equal to the base face amount or \$5,000. No more than nine covered children/grandchildren may be covered under this rider.

SECURING TOMORROW FOR YOUR LOVED ONES

While no one knows when we or a loved one will pass on, we can take steps now to help ensure that funeral costs and other final expenses will be covered when the time comes. We can help ensure a legacy of peace and calm.

Even if you think your age or health might make it difficult to qualify for standard life insurance rates, Transamerica's Immediate Solution, 10 Pay Solution, and Easy Solution may still be able to help.

These solutions were designed to help give you and your family the peace of mind that your final expenses are covered.





TRANSAMERICA®

**When it comes to preparing for their future,
there's no time like the present.**

Let's get started today.



Visit: transamerica.com



Contact: 800-797-2643

Our experienced, licensed agents have helped meet the insurance needs of individuals, families and small business owners in the communities we service. We provide competitive life insurance products to consumers looking to protect and improve their quality of life.

This is life insurance. This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds of this life insurance for any purpose, unless otherwise directed. The face amount of this life insurance is not guaranteed to increase at the same rate as the costs of a funeral increase.

Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company and Transamerica Premier Life Insurance Company are authorized to conduct business in all other states.

Immediate Solution 121, 10-Pay Solution, and the Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, NY 10528 in New York and by Transamerica Life Insurance Company, or Transamerica Premier Life Insurance Company, Cedar Rapids, IA., 52499 in all other jurisdictions. Policy Form Nos.

WL08 and WL09. Policy form and number may vary, and this product and riders 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.

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