



LIFE IS UNPREDICTABLE.

INSURANCE DOESN'T HAVE TO BE.

ALLIANCE SOLUTIONS UNIVERSAL LIFE

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TRANSAMERICA®

ALLIANCE SOLUTIONS UNIVERSAL LIFE

Life happens. Are you prepared? Sometimes we are surprised by what happens in life. One of the most important assets we have is our health and our ability to earn a living. If that ability is taken away, what would happen to us?

It is important to protect our family. One way to do this is through life insurance with living benefits. Most people think life insurance just pays out at death. Our policy does more. Our life insurance has “living benefits” — meaning you can use these living benefits while the insured is alive. It provides coverage for terminal, critical, and chronic illnesses, as well as death.

WHAT CAN HAPPEN TO US?

ILLNESS

We may become terminally, chronically, or critically ill.

- About every 40 seconds, an American has a myocardial infarction (heart attack).¹
- On average, someone in the U.S. suffers a stroke every 40 seconds.¹
- 1.7 million new cancer cases in the U.S. are expected to be diagnosed in 2018.²

DEATH

We may die too soon.

- The number of Americans who do not carry any life insurance is 41%.³
- Of those who carry it, nearly 33% have just a basic group policy.³
- Of those who don't carry it, 40% said they were underinsured.³

ADDITIONAL INCOME

We may need additional income for retirement or other expenses.

- During the past 12 months, 22% of Boomers reported experiencing difficulties with paying the rent or mortgage; 19% indicated they stopped contributing to their retirement plans; and 11% said they prematurely withdrew assets from a retirement plan.⁴
- The percentage of Boomers who are confident they will have enough money in retirement remains very low at 25%.⁴

LIFE INSURANCE

There are many reasons why Alliance Solutions Universal Life Insurance may be the right choice for you:

- Home mortgage protection
- Help you meet your goals for your family
- Business needs or objectives

No one likes to think about dying ... but it happens every day.

The benefits from your policy can be used to help meet your family's needs, whether it is paying the mortgage, college tuition, final expenses, or to assist with basic everyday needs that would allow your loved ones to continue to live with dignity.

¹ “Heart Disease and Stroke Statistics 2018 At-a-Glance,” American Heart Association, Jan. 31, 2018.

² “Cancer Facts & Figures 2018,” the American Cancer Society.

³ “2017 Life Insurance Statistics And Facts,” by Jason Fisher, bestliferates.org, updated April 16, 2018.

⁴ “Boomer Expectations for Retirement 2018” Insured Retirement Institute. April 2018.

LIVING BENEFITS TO HELP SECURE YOUR FUTURE



LIFE HAPPENS.

Does your policy offer you these options?



BEN

Married with two children, Ben is diagnosed with colon cancer at the age of 45. He has a \$200,000 death benefit. He uses his Critical Illness Accelerated Death Benefit Rider to access his benefits and withdraws \$100,000. He uses this money to pay for unpaid medical expenses and to replace income from not working.



TAMMY

Tammy, a single parent, has a son entering college. She is able to take out \$30,000 from her policy's accumulated value through loans and withdrawals to help pay for her son's tuition.



MARY

Mary, age 77, becomes chronically ill. She can no longer stay in her home, so she moves into an assisted living facility. She utilizes the Chronic Illness Accelerated Death Benefit to accelerate \$30,000 of her policy face amount annually (subject to maximum allowance) to help her pay for these added expenses.**



SAM

Sam, a family man, is diagnosed with a terminal illness at age 58. He uses the money from the Terminal Illness Accelerated Death Benefit Rider for an experimental surgery that saves his life.

LIVING BENEFITS

Our living benefits give you the choice to accelerate the death benefit in the event of a terminal, critical, or chronic illness. This policy gives you the flexibility and protection at times when you may need it most.

THE LIVING BENEFIT RIDERS INCLUDED AT NO ADDITIONAL PREMIUM COST ARE*:

Terminal Illness Accelerated Death Benefit Rider
Chronic Illness Accelerated Death Benefit Rider
Critical Illness Accelerated Death Benefit Rider

WHAT ARE THE ELIGIBILITY REQUIREMENTS?

Terminal Illness: includes a condition resulting from injury or illness that has reduced life expectancy to not more than 12 months from the date of the physician's statement (not more than 24 months in Texas, Georgia, Illinois, Massachusetts, and Washington).

Chronic illness: is being unable to perform two of the six activities of daily living (bathing, continence, dressing,

eating, toileting, and transferring) without assistance from another person, or being severely cognitively impaired for at least 90 consecutive days.

Critical illness: includes heart attack, stroke, ALS (Lou Gehrig's disease), diagnosis of certain cancers, kidney failure, and major organ transplants.

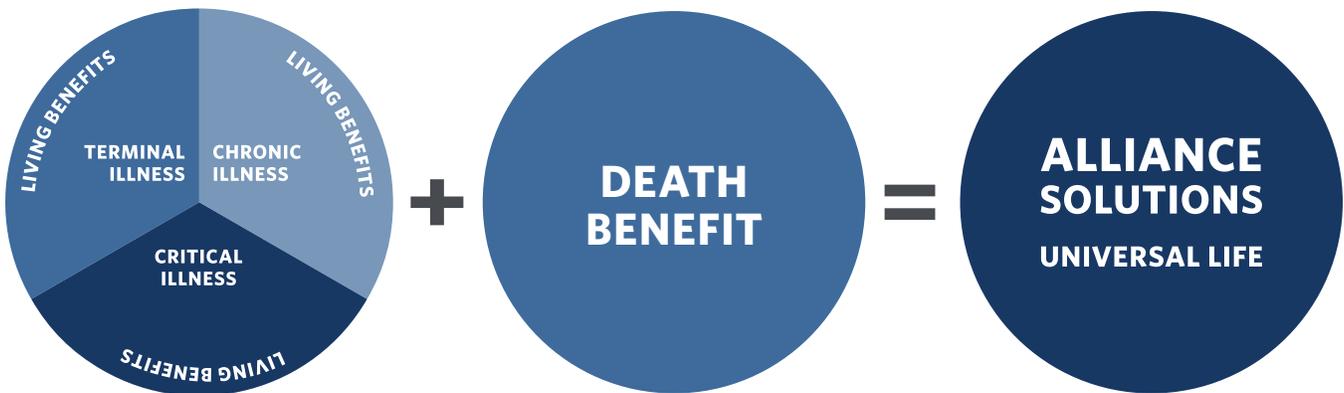
ARE THERE WAITING PERIODS?

The terminal illness rider does not have a waiting period.

The chronic illness rider has a 90-consecutive-day waiting period before benefits are available. The policy must be in force for two years before chronic illness benefits are payable.

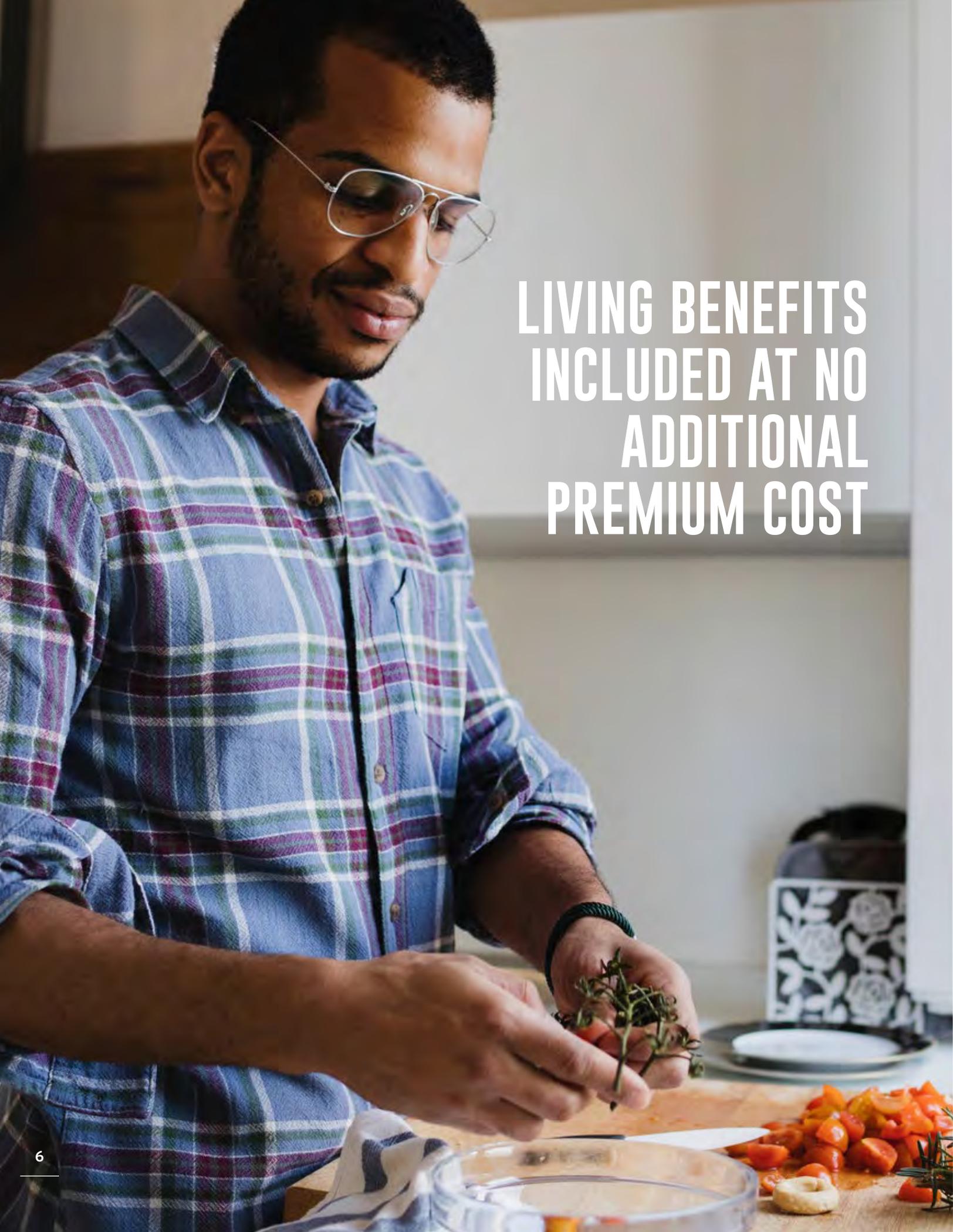
The critical illness rider does not provide benefits for a qualifying event that occurs on or before the 30th day following the effective date of the policy. Waiting periods may vary by state.

Living benefits included at no additional premium cost.



*The policy's benefits, values, and premiums will be reduced proportionally in accordance with the benefits advanced under these riders. Benefits advanced under any of these riders may be subject to taxation. Therefore, please consult a qualified tax advisor regarding any possible tax consequences. Once total benefits are paid for either the Chronic or Critical rider, both riders will terminate. The 90- and 30-day waiting periods listed respectively under the Chronic and Critical riders may vary by jurisdiction. Riders and Rider Benefits have certain limitations, definitions, and exclusions. For complete details, including terms and conditions of each rider and exact coverage provided, please refer to your policy.

**In the state of IL, for the Chronic and Critical Illness Riders, maximum lifetime benefit is 75% of the death benefit or \$500,000, whichever is less.

A man with short dark hair and a beard, wearing glasses and a blue and purple plaid button-down shirt, is focused on preparing food in a kitchen. He is holding a bunch of fresh green herbs over a wooden cutting board. On the cutting board, there are several cherry tomatoes and a small round vegetable. In the background, a white plate with a black floral pattern is visible on a counter. The lighting is warm and natural, suggesting an indoor setting with large windows.

**LIVING BENEFITS
INCLUDED AT NO
ADDITIONAL
PREMIUM COST**

WHAT IS THE MAXIMUM AMOUNT OF BENEFIT AVAILABLE?*

For the Terminal Illness Rider, the policyholder can accelerate up to 100% of the initial death benefit or \$500,000, whichever is less.

For the Chronic Illness Rider, the policyholder can accelerate up to 24% of the initial death benefit amount annually. The benefit can also be accessed monthly up to 2%, quarterly up to 6% or semi-annually up to 12% of the death benefit. The maximum lifetime benefit is 90% of the death benefit or \$500,000, whichever is less.

For the Critical Illness Rider, the policyholder can elect to accelerate up to 90% of the initial death benefit. The maximum lifetime benefit is the death benefit or \$500,000, whichever is less.

The maximum total amount of lifetime benefits that can be accelerated for any insured under all accelerated benefit riders is \$500,000.

HOW DOES THE COMPANY DETERMINE THE AMOUNT OF PAYOUT THAT SOMEONE WILL RECEIVE?

There are many factors involved in calculating the benefit. Key factors include the amount of death benefit accelerated, future premiums due and the life expectancy of the insured. Because the death benefit is being paid months or even years before it would usually be paid, the death benefit that you accelerate in the event of a terminal, critical, or chronic illness will be reduced to take into account the various factors.

Determining the current value of the future death benefit takes into account the fact that money usually grows over time. If you put money away now, it will probably be worth more in the future. That is why we discount (reduce) the value of the death benefit that is available to be accelerated.

A similar concept applies when determining the payout for a terminal, critical, or chronic illness — the death benefit accelerated is reduced to account for the fact that it's being paid early. In addition to calculating the present value of the death benefit, we charge an administrative fee, and we factor in the premiums that would have been paid until the death benefit payment and discount those.

The shorter your life expectancy, the shorter period of time we use to discount the death benefit. As a result, your accelerated death benefit will be higher the more severe or life-threatening your condition is.

IF I TAKE A "PARTIAL" ELECTION (INSTEAD OF THE FULL AMOUNT AVAILABLE), CAN I HAVE ACCESS TO REST OF THE BENEFIT AT A LATER DATE?

Yes. You do not have to take the full election at initial claim time.

IF I ELECT AN ACCELERATION OF 90% FOR A CRITICAL OR CHRONIC ILLNESS, WILL I STILL HAVE LIFE INSURANCE (DEATH BENEFIT) IN FORCE?*

Yes. This means, at minimum, 10% of the death benefit will remain.

For example, if someone has a \$100,000 death benefit and accelerates 90% due to a critical or chronic illness, the owner still has a \$10,000 death benefit remaining. The less you accelerate, the more death benefit you will have remaining.

CAN THE MONEY REALLY BE USED FOR ANYTHING?*

Yes. This is a great feature that allows the owner to determine how the benefits are used. The proceeds can be used to help with medical expenses, help pay mortgage or other bills, or however the owner chooses.

WHO IS THE CHECK MADE OUT TO?*

It is made out directly to the owner of the policy.

UNEMPLOYMENT BENEFIT RIDER

This benefit is automatically included in your policy. If you are between the ages of 18 and 60, and you become involuntarily unemployed for 90 consecutive days and are currently receiving state paid unemployment benefits (if available), your premiums will be waived for three months. You can utilize this benefit once in your lifetime. This rider terminates when you reach age 65.

This benefit is not available with your policy for the following states: California, Florida, Maryland, Massachusetts, Minnesota, Missouri, Montana, North Dakota, South Carolina, Tennessee, Vermont, Virginia, Washington.

CASH VALUE ACCUMULATION

Universal Life gives you long-term life insurance protection with the potential for cash value accumulation. This money is available to borrow or withdraw to help in situations such as:

- Helping to pay off your mortgage early
- As a down payment for a new home
- Paying for college tuition
- Enhancing your retirement income
- Diminishing or erasing your policy payments
- Providing cash for emergencies

Distributions such as loans and withdrawals will reduce the cash value and death benefit, and loans will be charged interest. Significant withdrawals may cause the policy to lapse and tax penalties may apply. If a policy lapses while a loan is outstanding, adverse tax consequences may result. Please consult your tax advisor regarding your particular situation. Please review your contract for further information prior to taking any withdrawals or loans.

MONTHLY DISABILITY INCOME RIDER*

One of your most valuable assets is your ability to earn a living. This optional rider provides a monthly income to help pay your mortgage, or cover other expenses, when you are disabled.

You may choose between two options:

- 2-year benefit: This option provides benefits for up to two years while you are totally disabled and cannot perform the duties of your own occupation, as defined in the rider. There is a 90-day waiting period; however, benefits will be paid retroactively once you are totally disabled for at least 90 consecutive days.
- 5-year benefit: This option provides benefits for up to five years while you are totally disabled. For the first two years, it will provide benefits while you cannot perform the duties of your own occupation as defined in the rider. For the remaining three years, the rider will pay benefits if you cannot perform the duties of any occupation you are suited for by education, training, or experience, as defined in the rider. There is a 180-day waiting period before benefits are provided.

Certain occupations are ineligible for coverage. Definitions may vary by jurisdiction. Refer to your rider for additional information.

WAIVER OF PREMIUM BENEFIT RIDER*

This optional rider will waive the premiums on your policy after you are totally and continually disabled for six months. While you remain totally disabled, premiums (maximum of \$1,000 per month) will be waived each month. Rider coverage will cease following your 60th birthday.

GUARANTEED INSURABILITY BENEFIT RIDER*

This optional rider, available from ages 0 days to 37 years, provides options to purchase additional insurance without evidence of insurability. Regular option dates are the policy anniversaries following the insured's 22nd, 25th, 28th, 31st, 34th, 37th, and 40th birthdays. Alternate option dates are available after the insured's marriage, birth of a child, adoption, or college graduation. The rider will terminate on the earliest of the following:

- The anniversary following insured's 40th birthday
- The policy lapse date
- The date on which the policy becomes paid up, expires, matures as an endowment, or otherwise terminates.

CHILDREN'S BENEFIT RIDER*

This optional rider provides term life insurance coverage on your dependent children until they reach age 25 or until marriage. A dependent child is a child, step child, or legally adopted child of the insured who is at least 15 days old and under 18 years old on the date of application. This rider is convertible to any permanent life insurance policy, made available by the company at the time of conversion, for up to five times the rider benefit amount or \$50,000, whichever is less, without evidence of insurability. For complete details, refer to the rider.



**VALUE ADDED
RIDERS AVAILABLE
AT ADDITIONAL
PREMIUM COST**

ACCIDENTAL DEATH BENEFIT RIDER*

This optional rider provides an additional death benefit if the insured dies, as direct or indirect result of accidental injury, but independent from all other causes, within 90 days of that injury and while the rider is in force. The rider will terminate on the policy anniversary following the insured's 70th birthday.

ADDITIONAL INSURED RIDER*

This optional rider provides life insurance coverage on an additional insured for \$25,000 in face amount or more. The face amount of insurance cannot exceed the insurance coverage on the primary insured.

The following Accelerated Living Benefits are automatically included when the Additional Insured Rider is elected:

- Terminal Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Critical Illness Accelerated Death Benefit Rider

For complete details on these benefits, refer to your policy.

The additional insured may elect the Monthly Disability Income Rider, as well as choose between the two available options.

Refer to the rider policy for complete details.

While in force, this rider may be converted without evidence of insurability to a new policy (other than term insurance), made available by the company at the time of conversion, prior to the additional insured's 86th birthday. If the additional insured's 86th birthday has passed, the conversion option is available within 60 days from the date of the death of the primary insured to which the rider is attached.

BASE INSURED RIDER*

This optional rider provides additional term life insurance. You can elect up to five times the base face amount for one year level term insurance for additional protection. While in force, this can be converted to permanent insurance without evidence of insurability prior to the insured's 86th birthday.

The following Accelerated Living Benefits are automatically included when the Base Insured Rider is elected:

- Terminal Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Critical Illness Accelerated Death Benefit Rider

* For complete details including terms and conditions of each rider and exact coverage provided, please refer to your policy.

PLANNING FOR TODAY HELPS YOU ENJOY TOMORROW





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Depending on the state of issue, your policy may be an individual policy or a certificate issued under a group policy. The policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific policy features will be described in your policy.

It is possible that coverage will lapse when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

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