

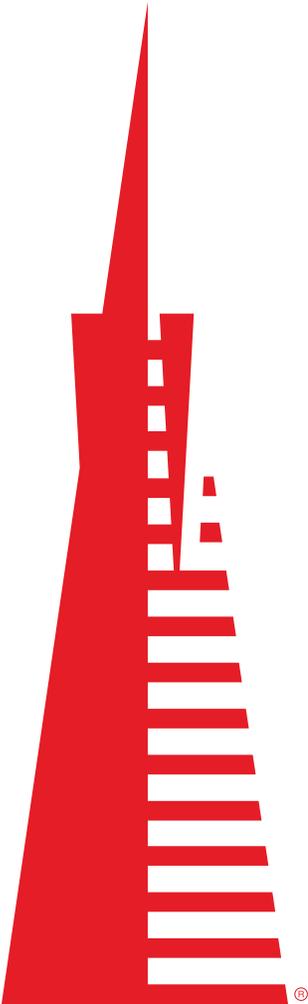


TRANSAMERICA LIFE INSURANCE COMPANY

TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

BUSINESS ADVANTAGE PROGRAM

*Long Term Care insurance to help recruit
and retain your best employees*



The number of Americans needing long term care is expected to double from 12 million today to 27 million by 2050.¹

Competing in today's marketplace means keeping your eyes open for the best ways to meet the changing needs of both employees and customers.

Quality employees are critical to success, so it makes good business sense to give your company a competitive advantage for recruiting and retaining them. Long Term Care insurance from Transamerica Life Insurance Company* is a simple, relevant way to strengthen and enhance your employee benefits program at little or no cost to your company. It may also help protect your employees' retirement investments by reducing the need to borrow from 401(k) plans to pay for long term care expenses.

Transamerica Life's* flexible Business Advantage Program® makes it easy to join forward-thinking businesses that view Long Term Care insurance as a meaningful part of employee benefits.

¹America's Long-Term Care Crisis: Challenges in Financing and Delivery." Bipartisan Policy Center. April 2014. Page 7.

*In NY, Transamerica Financial Life Insurance Co.



Why Long Term Care insurance?

As life expectancies increase and the baby-boom generation ages, Long Term Care insurance has gained a higher profile. Employees may be especially interested in insurance that can help protect them and their families from the high costs associated with extended care services.

That kind of protection is important when you realize that 70 percent of people who reach the age of 65 will require some form of long term care services at some point in their lives.² Making Long Term Care insurance available to your employees may have a positive effect on their lives in the future — or even sooner in the case of an unexpected accident or health issue.

With the Business Advantage Program, you may also be able to extend the protection of Long Term Care insurance with a premium discount to your employees' family members. If your employee were to become a caregiver for a family member with a long term care need, insurance for that family member could help with care options that may reduce your employee's time away from the job.

Realizing how the need for long term care may affect the workplace, smart employers are making themselves aware of what it is, how it works, and how they can better help protect their employees.

²America's Long-Term Care Crisis: Challenges in Financing and Delivery." Bipartisan Policy Center. April 2014. Page 7.



Programs to meet your specific need

Long Term Care insurance from Transamerica Life* may cost your company little or nothing, depending on how you choose to make the benefit available. You may select core benefit levels that make sense for your company's employees or let them choose from a full range of available benefits.

The Business Advantage Program offers the convenience of payroll deductions and a single list bill. In addition, since Long Term Care insurance is not currently subject to IRS nondiscrimination laws,³ a company-paid benefit can be used as a reward for just a class (or classes) of key employees who are critical contributors to the company's bottom line.

Three program designs enable each employer to offer one, two, or all three programs.

Company–Paid Options

The Business Advantage Program's two company-paid options may be offered to all employees, or to just one or more defined classes of employees, as determined by job title, salary, age or tenure. They should be key employees who also receive other company sponsored benefits.

Benefits for your company include:

- Each policy is paid for only as long as participants maintain employment with your company.
- All policies are individually owned by the policyholder, so employees can keep their benefits at their own expense should they choose to leave or retire.
- Current tax law provides incentives to use corporate funds to purchase Long Term Care insurance.³
- Includes up to a 10% discount for qualified groups.

Executive Advantage Program[®]

Rewards key team members with a policy at no cost to the employee. A 100% company-paid benefit in which everyone in a defined class of employees gets identical benefits.

Corporate Advantage Program[®]

Rewards valuable employees with a company-paid base plan that allows employees to buy additional coverage through payroll deduction.

³Transamerica Life Insurance Company* and its agents and representatives do not give tax or legal advice. This material and the concepts presented here are for information purposes only and should not be construed as tax or legal advice. Any tax and/or legal advice you may require or rely on regarding this material should be based on your particular circumstances and should be obtained from an independent professional advisor.

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Employee-Paid Option

Employee Advantage Program®

A totally voluntary program with no employer contribution. Because long term care often involves families, you may be surprised by how many of your employees have already seen firsthand the financial and emotional cost of long term care services for a loved one and understand why Long Term Care insurance may be valuable for themselves.

- Helps build loyalty by demonstrating your attention to employee needs.
- Presents the opportunity for employees to learn about and gain valuable coverage.
- Includes up to a 5% discount for qualified groups.

No matter which programs you decide to offer, any employee discounts are also available to their spouses. In addition, employees' parents, siblings, children, in-laws, aunts, uncles, and cousins are eligible to apply for coverage with a discounted premium.





The right provider for the long term

Not all Long Term Care insurance policies or the companies that issue them are alike. A Long Term Care insurance policy is only as good as the company behind it. For over 100 years Transamerica Life Insurance Company* has provided quality insurance products to individuals, families, and businesses. Transamerica Life* has built a foundation of experience and expertise that you can trust with financial ratings that are among the best in the industry.⁴

⁴Copies of rating reports are available from Transamerica Life*

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A turnkey solution makes it easy for you

As a solid, experienced insurance provider, Transamerica Life's* Business Advantage Program can help you craft a plan that maximizes your company's desired outcomes.

We make it easy for you to make Long Term Care insurance available to your employees, beginning with benefit selection packages that fit many needs.

Materials to support your enrollment can be customized with your company information to strengthen your brand, encourage strong participation in the program, and educate employees, including:

- Emails
- Flyers
- Postcards
- Inserts
- Posters
- Video Presentations

For larger groups, an electronic application is available to streamline approval process for employees.

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The purpose of this advertisement is solicitation for long term care insurance and an insurance agent/producer will contact you.

This is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA*. You must qualify before you can receive benefits under the policy. Benefits and premiums may vary by policy. Exclusions and limitations apply. For details regarding underwriting requirements, exceptions, reductions, limitations, and the company's right to increase premiums, contact your insurance agent/producer. Policy Series ICC10 TLC-3, TLC 2-P 0410, ICC13 TLC-4, TLC 3-P 0313, TFL 2-P NYF 0410 or TFL 2-P NYAF 0410.

*In NY, Transamerica Financial Life Insurance Co.

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