

Transamerica Life Insurance Company's new myPack was tailored specifically for the employees of small to medium size employee groups to help provide insurance coverage for the gaps that usually exist in the traditional health care plans that are in place in these sized markets. The plan is streamlined and simplified for producers to sell as an all-in-one product or they can help the group members build what they need.

### Why Transamerica's myPack?

Sure, you can buy a pocket knife, screwdrivers and corkscrew separately, but why would you when you could just get a multi-function pocket knife that would serve your needs and save you money? We believe the same is true for voluntary benefits. So we've put together myPack, a package of complementary voluntary insurance products. Employers looked to us to help accomplish their overall goal of providing insurance benefits their employees find valuable. We think they make for a good all-in-one product, like a multi-function pocket knife!

The myPack plan is comprised of 4 types of coverage: term life, critical care, accident and disability. It just takes three steps to put the plan together:

1. TAC\$-Advantage Voluntary Group Term Life with a Critical Care Rider is the base plan
2. Term Life/Critical Care Rider Buy-up Option as the second step
3. TransAccident Voluntary Group Off-the-Job Accident Only Insurance with a Disability Income Rider Option as the third step.

The TAC\$-Advantage with Critical Care Rider Buy-up Option component and the TransAccident with Disability Income Rider components are available ONLY if the base TAC\$-Advantage with Critical Care Rider coverage is in place.

### Underwriting Guidelines

- TAC\$-Advantage with Critical Care Rider base coverage is Guaranteed Issue
- TAC\$-Advantage with Critical Care Rider Buy-Up Option is Conditional Guaranteed Issue. Acceptance will be based upon answers to questions on employee's application.
- TransAccident with Disability Income Rider coverage is Guaranteed Issue
- Required participation is the greater of 10% or 10 applications (per group); Groups of 25 or less, 5 applications is the minimum participation requirement.

## Transamerica Worksite Marketing offers through our underwriting companies:

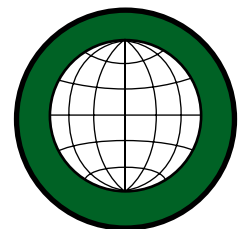
Universal Life • Critical Illness • Cancer • Dental • Vision • Legal  
Group Term Life • Short-Term Disability • Hospital Indemnity • Accident  
Out-of-Pocket Medical Expense Indemnity



1 (800) 400-3042, option 3

## Here's How to Get Started!

Simply call Marketing Support at 800-400-3042, option 3, or visit [www.transamericaworksite.com](http://www.transamericaworksite.com) to get your standard or custom plan today!



[transamericaworksite.com](http://transamericaworksite.com)

# As Easy As 1, 2, 3

## STEP 1: Term Life Insurance...and then some

For just \$6 per week employees have access to our TAC\$-Advantage® voluntary group term life insurance with benefits payable upon diagnosis of certain critical illnesses while they are still living- all without having to show evidence of good health. The Critical Care Rider benefit amount is up to 25% of the total face amount of the term life insurance and will reduce the death benefit by that amount.

Issue Ages	Tac\$Advantage Life Insurance Benefit	Diagnosis of				Undergoing a Major Organ Transplant
		Heart Attack	Stroke	Cancer	End Stage Renal Failure	
18 - 39	\$ 50,000	\$ 12,500	\$12,500	\$12,500	\$12,500	\$12,500
40 - 49	\$ 30,000	\$ 7,500	\$7,500	\$7,500	\$7,500	\$7,500
50 - 64	\$ 15,000	\$ 3,750	\$3,750	\$3,750	\$3,750	\$3,750

## STEP 2: If SOME is good, then MORE is better!

For just \$3 per week more, and by answering a few simple health questions, employees are eligible to apply for additional term life / critical care rider coverage

Issue Age	Face Amount
18-39	\$25,000
40-49	\$15,000
50-64	\$7,500

## STEP 3: Accidents happen...It's a fact of life

For an additional \$4, \$6, or \$8 per week (employee's choice), employees will have access to a package that has TransAccident® Voluntary Group Off-the-Job Accident Only benefits along with Disability Income Rider coverage. The TransAccident® / Disability Income Rider coverage will pay a specified amount to your beneficiary if you die due to an accident or to you if you survive an accident but are injured or dismembered as a result. The TransAccident/Disability Income Rider portion has 3 levels of premium amount/benefit amount options.

		\$4.00 Weekly	\$6.00 Weekly	\$8.00 Weekly
Accidental Death / Dismemberment				
	Common carrier	\$21,000	\$35,000	\$56,000
	Motor vehicle	\$15,000	\$25,000	\$40,000
	All other	\$9,000	\$15,000	\$24,000
Disability Income Monthly Benefit		\$400	\$600	\$800
Accident and sickness coverage				
14 / 14 day Elimination Period				
6 months Benefit Period				
Emergency Treatment	per accident	\$100	\$100	\$150
Specific Sum for Injuries	maximum	\$2,000	\$2,000	\$2,000
Follow-up Treatment	per treatment	\$25	\$25	\$25
Ambulance	per accident	\$45	\$45	\$45
Family Lodging	per day	\$30	\$30	\$30
Transportation	per trip	\$90	\$90	\$90
Appliances	per accident	\$50	\$50	\$50
Physical Therapy	per treatment	\$25	\$25	\$25
Prosthesis	per accident	\$250	\$250	\$250
Hospital Confinement	per day	----	\$100	\$100