

**IMMEDIATE
SOLUTION**

**10 PAY
SOLUTION**

**EASY
SOLUTION**



DID YOU KNOW...

Many Americans believe that Social Security will pay for their final expense needs, however, the government only pays a **lump sum of \$255** for those who qualify.

(Source: U.S. Social Security Administration, May 2012).

The Veterans Administration final expense benefit, if you qualify, is only \$700.

(Source: Veterans Administration, August 2012)

WHAT WILL YOUR TOTAL ESTIMATED FINAL EXPENSES BE?

***Choose the Final Expense Plan
that's Right for You.***



SECURING TOMORROW FOR YOUR LOVED ONES

No one knows when we or a loved one will die, but we can take steps now to help ensure that funeral costs and other final expenses will be covered when the time comes.

If you think your age or health makes it difficult to qualify for standard life insurance rates, Transamerica Life's Immediate Solution, 10 Pay Solution & Easy Solution may still be able to help you take care of final expenses and help provide for your family's future.

Why leave your loved ones with a financial burden while they are dealing with a loss? Transamerica Life's Immediate Solution, 10 Pay Solution & Easy Solution were designed to help give you and your family the peace of mind that your final expenses are covered.



HOW MUCH COULD FINAL EXPENSES COST?

OVER \$10,255!



FINAL EXPENSES	AVERAGE COST
Transfer of Deceased	\$250
Professional Services	\$1,817
Embalming	\$628
Casket & Vault	\$3,490
Memorial Service	\$125
Hearse	\$275
Facilities Charge	\$845
Graveside Services	\$325
TOTAL AVERAGE FUNERAL EXPENSES	\$7,755
Other cash payments include: cemetery plot, gravesite opening/closing, flowers, obituary, headstone, etc.	\$2,500
TOTAL AVERAGE FINAL EXPENSES COST	\$10,255

With an average annual Inflation Rate of 3.39%*, it could be as much as \$17,034 in 10 years.

Figures taken from nfa.org/media-center/statistics.

Recommended 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 that should be covered?	_____	

This is an estimated recommendation for basic life insurance coverage.

This worksheet is a tool to assist you in estimating your basic life insurance needs. It is not intended to provide a thorough and comprehensive analysis of your life insurance needs or to recommend a specific amount or type of coverage. The actual amount of life insurance you need will depend on several factors which you need to consider carefully. Your Financial Services Professional can assist you with an analysis of your personal circumstances.

*<http://inflationdata.com/inflation/inflation/annualinflation.asp> November 2011

IMMEDIATE SOLUTION, 10 PAY SOLUTION & EASY SOLUTION

HIGHLIGHTS

- Coverage begins when your life insurance policy is issued. There is no waiting period for coverage to start.
- Level Death Benefit
- Premiums Do Not Increase With Age
- Policy Will Not Be Cancelled 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 & 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 & 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 \$5000. No more than nine covered children/grandchildren may be covered under this rider.

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 Monumental Life Insurance Company is 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 Monumental Life Insurance Company, Cedar Rapids, IA.52499 in all other jurisdictions. Policy Form Nos. WL08 and WL09. Policy form and number may vary, and these products 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.

