



Security Plus

Whole Life Insurance

Underwritten by

 **TRANSAMERICA**

*the SECURITY PLUS
will help provide your family
the funds to pay for your funeral.*

Easing the Burden during your family's greatest time of need...

Today's Average Funeral Cost Is...

\$7,300*

And this does not include: Medical Expenses, Cemetery Plot,
Headstone, and Travel Expenses.

WITH AN AVERAGE 3.41% ANNUAL INFLATION,
IT COULD BE AS MUCH AS...**

5 years from now

\$8,631

10 years from now

\$10,204

15 years from now

\$12,067

20 years from now

\$14,268

*National Funeral Director's Association, September 2009

** [http: www.inflationdata.com inflation inflation AnnualInflation.asp](http://www.inflationdata.com/inflation/inflationAnnualInflation.asp) 2011

OUTSTANDING FEATURES*

- ◆ Pays Your Beneficiary or the Funeral Home Designated by Your Beneficiary
- ◆ Coverage Begins When Your Life Insurance Policy is Issued There is No Waiting Period for Coverage to Start¹
- ◆ Cash Death Benefit
- ◆ Rates Do Not Increase With Age
- ◆ Company Cannot Reduce Your Benefit
- ◆ Pays Up To 100% of Face Amount Upon Diagnosis of a Terminal Illness²
- ◆ Policy Will Not Be Cancelled As Long As You Make the Premium Payments

**The Security Plus is a Whole Life Policy (policy form WL05 0706). Policy form and number may vary and this product may not be available in all jurisdictions.*

¹In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

²Eligibility for the Terminal Illness Accelerated Death Benefit Rider TI01 0305 (contract forms and numbers may vary by jurisdiction and may not be available in all jurisdictions) is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, MA, and WA from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation. Limitations and Exclusions apply. Refer to the Rider for complete details.

Optional Benefits

You may choose from a variety of riders to provide additional benefits. (Policy form and number may vary and this product may not be available in all jurisdictions.) These include:

- 1. Waiver of Premium Benefit Rider** (Form WPR05 0706)
In the event of a qualifying total disability, your planned premium is waived while the disability continues. Your cash value continues to grow at the current interest rate and you maintain your future death benefit. Not available on Risk Class B and Risk Class C.
- 2. Accidental Death Benefit Rider** (Form ADR05 0706 or its state variation)
This benefit provides for payment of an amount in addition to the face amount of the policy in the event of accidental death (\$50,000 maximum), subject to the exceptions set out in the rider. Death must occur within 90 days from the accident, while the policy is in force. Not available on Risk Class B and Risk Class C.
- 3. Children's Benefit Rider** (Form CR05 0606)
For one premium, all of your children ages 15 days to under 18 may be insured. The benefit will continue to the child's 25th birthday. Base issue age cannot be greater than 55. Not available on Risk Class C.

Each rider listed above has a separate additional premium. Certain exclusions and limitations apply to each benefit. Refer to the specific policy rider form or ask your agent for full details.

Your Estimated Final Expense Needs

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 dependants that should be covered?	_____	

This is an estimated recommendation for basic life insurance coverage.

The results and explanations generated by this needs analysis are hypothetical, and will vary due to the users input and various assumptions. The company does not guarantee the accuracy of the calculations, results, explanations, nor the applicability to your specific situation. We recommend that you use this needs analysis as a guideline only. No life insurance is in force until the application is completed and accepted by the insuring company.



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The Security Plus (Policy Form #WL05 0706) is a whole life insurance policy underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, IA. Policy form and number may vary, and this product may not be available in all jurisdictions.