



FLEXIBILITY THAT GIVES CLIENTS CONTROL

PRODUCT

An exit strategy that can help close sales

UNCERTAINTY AND VOLATILITY ARE DRIVING CLIENTS AND PROSPECTS TO STAY ON THE SIDELINES WHEN IT COMES TO FINANCIAL PLANNING. BUT WHILE THEY'RE WAITING TO SEE WHAT HAPPENS WITH THE ECONOMY, LIFE CAN CONTINUE. YOU CAN HELP THEM SECURE THEIR FAMILY'S FINANCIAL FUTURE NOW, AND BUILD IN FLEXIBILITY FOR THE FUTURE, WITH OUR TRANSACE® UNIVERSAL LIFE INSURANCE POLICY.


Transamerica's TransACE® is better than ever with competitive pricing that delivers lifetime guaranteed protection and flexibility that puts clients in control.

Building a Flexible Future

TransACE has built-in options that provide clients with opportunities to choose an exit strategy that fits their needs. The new MultiFlex Surrender Endorsement (MSE) is included at no additional cost on a TransACE policy and offers three options for flexibility.

Clients can surrender their policy in the 15th, 20th or 25th year or anytime after and receive an enhanced surrender value of 100% of premiums paid or 33% of the face amount.¹

Here is an example of how the MSE provides additional flexibility to clients:

 <p>BUSINESS PLANNING</p>	<p>ALEX, AGE 45, COFOUNDER AND GENERAL MANAGER OF A SUCCESSFUL CHAIN OF RESTAURANTS OWNS A \$5M TRANSACE POLICY WITH THE MSE.</p> <p>OBJECTIVE: ENSURE THE LONG-TERM VIABILITY OF HIS RESTAURANT BUSINESS WHEN HE RETIRES.</p>		
MSE OPTION	YEAR 15	YEAR 20	YEAR 25
NEED	BUSINESS LIQUIDITY	SUPPLEMENTAL INCOME	BUY-SELL OPTION
FLEXIBILITY IN ACTION	Alex surrenders his policy and uses the proceeds to expand his restaurant business.	Alex surrenders his policy and uses the proceeds to supplement his retirement income from the business.	Alex surrenders his policy and uses the proceeds to buy out his partner's share so he can pass the business on to his children.
TOTAL PREMIUMS PAID:	\$652,980	\$870,640	\$1,088,300
ENHANCED SURRENDER VALUE:	\$652,980	\$870,640	\$1,088,300

Premiums based on Male, age 45, Standard nonsmoker on a level lifetime \$5M TransACE policy.

No matter what needs clients may have in the future, TransACE is a smart choice that provides guarantees to meet their needs today, with flexibility that keeps them in control.

Contact us today for more information on how TransACE® and the MultiFlex Surrender Endorsement can help grow your sales.

¹Enhanced surrender value is the lesser of 100% of gross premiums less any refunds, partial surrenders, and policy loans, or 33% of the lowest face amount minus policy loans and partial surrenders that didn't reduce the face amount.

TransACE® is a nonparticipating, flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form #1-12611107 (CVAT), Group Certificate #2-72336107 (CVAT) for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust. Policy form and number may vary and this policy may not be available in all jurisdictions. 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.



Transamerica Life Insurance Company

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