



# MAXIMUM FREEDOM. MINIMUM HASSLE.

## TRANSCARE® CASH BENEFIT

**Freedom is knowing you don't have to fear the future, because you've already planned for it. And with your *TransCare* Policy's Cash Benefit feature, you can take this freedom one step further.**

The Cash Benefit lets you choose, after you qualify, to receive your benefit payments in a lump sum each month, without submitting any receipts. The Cash Benefit is paid directly to you to use any way you see fit — it's your choice and available from your first day of benefit eligibility.

### CASH IN HAND, WITH NO NEED TO SUBMIT RECEIPTS

Each month, in lieu of all other benefits (except the Optional Care Coordination Benefit), your Cash Benefit will pay a benefit equal to one-third of your Monthly Benefit or 10 times your Maximum Daily Benefit, subject to the Policy Maximum Amount. For example, if your Monthly Benefit is \$9,000, you can choose, after becoming eligible for benefits, to access \$3,000 a month. Benefits will be prorated, if only needed for part of a Calendar Month. And for even greater convenience, no receipts are required.

### O-DAY ELIMINATION PERIOD

Since the Cash Benefit does not have an Elimination Period, you will be eligible for this benefit from the first day of benefit eligibility. This benefit doesn't satisfy the Elimination Period that may apply to other benefits, but you won't have to wait to start collecting the Cash Benefit.

You can look forward to more freedom in the future with your Policy's Cash Benefit feature.

**1/3** of your  
Monthly Benefit.

OR

**10x** of your Maximum  
Daily Benefit.

**Transamerica Life Insurance Company**

ICC19 120502



TRANSAMERICA®

# FLEXIBILITY

Sometimes, the flexibility and control of having cash in hand is the best option in a difficult situation. With the *TransCare*® Cash Benefit, you have access to cash to help you repay a neighbor who brings meals or reimburse a daughter who missed work to take you to an appointment — or to use however you see fit.

## CASH BENEFIT FEATURES:



Monthly lump sum to spend  
as desired



Easy, convenient way to  
repay family caregivers



0-day Elimination Period



No receipts required

No receipts, no wait, and full choice as to how you use your money. That's the freedom of the *TransCare* Cash Benefit.

**When it comes to preparing for your future,  
there's no time like the present.**

Let's get started today.



**VISIT**  
[transamerica.com](https://transamerica.com)



**CALL**  
888-545-2713

Capitalized words are defined terms in the Policy and have special meaning.

## Premium Rates

Your policy is guaranteed renewable. This means we cannot change the terms of your policy without your consent, but we can increase your premiums. Although the policy allows the company to adjust premiums as needed, with prior approval if required by the Interstate Insurance Product Regulation Commission or your state's Department of Insurance, we cannot increase your premiums during any applicable Rate Guarantee period. When a Rate Guarantee period ends, your premium will be adjusted by any premium increases that may have occurred during the Rate Guarantee period. We cannot single you out for a premium rate increase, but we can change your premium based on our experience with all insureds in your same premium class. Once we issue your Coverage, we cannot cancel your policy as long as you pay your premium on a timely basis.

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

This is an individual Long Term Care Insurance policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Coverage is subject to underwriting approval. Qualifying for benefits is required. Premiums and benefits vary depending upon plan selected. For details regarding exclusions, limitations and reductions please contact your licensed insurance agent/producer. Policy ICC13 TLC-4 or ICC10 TLC-3; or Policy Series TLC 3-P 0313 or TLC 2-P 0410. Administrative Office: PO Box 869093, Plano, Texas 75086-9093.