



PLAN YOUR TOMORROW TODAY

TAILORED BENEFIT INCREASE OPTION

What do you want your lifestyle to look like in 10 years? For those with a mind to plan for tomorrow's healthcare costs today, the Tailored Benefit Increase Option rider can be an attractive tool.

Your policy will grow faster thanks to higher compounding growth available in your early years before adjusting as you move into retirement. The initial 5% compound growth rate — applicable each year before the age of 61 — currently outpaces the rate of healthcare inflation, giving you a head start in policy value and a foundation for the financial future you and your family deserve.

RATE OF GROWTH WITH TAILORED BENEFIT INCREASE OPTION

5% then **3%**
up to age 61 age 61-75

VS.

RATE OF PRIVATE HEALTH INSURANCE SPENDING GROWTH

3.3%
2019*

Transamerica Life Insurance Company

*"National Health Expenditure Projections 2018-2027," Centers for Medicare & Medicaid Services, February 2019
ICC19 119718



HERE'S HOW IT WORKS:

PRIOR TO AGE 61

The benefit amounts will increase on your rider's anniversary date each year by 5% of the previous year's amount.

FROM AGE 61 THROUGH AGE 75

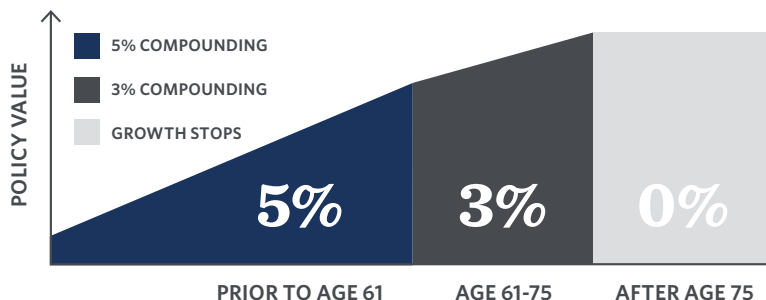
The benefit amounts will increase by 3% of the previous year's amount on the rider's anniversary each year.

AFTER AGE 75

The growth stops at age 76 and there are no additional benefit increases.

QUALIFIED CLAIM BEFORE AGE 76

If you have a qualified claim before age 76, the balance of the policy will continue to grow during the claim period until age 76.



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

Let's get started today.



VISIT
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.

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