

MORE ABOUT

TRANSDI[®] PLUS

SHORT-TERM DISABILITY INCOME INSURANCE



ABOUT *TRANSDI*[®] *PLUS* SHORT-TERM DISABILITY INCOME INSURANCE

GET ADDED PROTECTION FOR THE UNEXPECTED

Many Americans worry about how they'll manage if they are unable to work. Even a few months of absence from work due to a disability could significantly impact your income and may even mean dipping into savings to help cover your bills.

TransDI Plus helps protect your financial future in the event you're unable to work by paying a cash benefit to replace a portion of your income until you're back on your feet. You won't have to worry about a total loss of income.

DESIGNED TO HELP YOU GET BACK ON YOUR FEET

When you're out of work with a disability, you should be able to focus on getting better, not how you'll pay your bills.

Highlights of *TransDI Plus*



**PARTIAL INCOME
REPLACEMENT**



**EXCEPTIONAL
CLAIMS
EXPERIENCE**



**WAIVER OF
PREMIUM FOR TOTAL
DISABILITY**



**ELIMINATION
PERIOD AND
MONTHLY
BENEFITS THAT
FIT YOUR NEEDS**

See Product Details for more information.

This is a brief summary of *TransDI*[®] *Plus* short-term disability income insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy Form Series CPD101NJ and CCD101NJ. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Please refer to the policy, certificate, and riders for complete details.

Definitions

MONTHLY DISABILITY BENEFIT

Pays the selected benefit amount each month that an insured is totally disabled, not to exceed the monthly benefit percent shown on the Product Details page. Benefits do not begin until the applicable Elimination Period has been satisfied. Periods of disability lasting less than one month will be paid at 1/30th of the monthly benefit for each day of total disability. Benefits will stop once total disability ends or the end of the Benefit Period, whichever occurs first.

WAIVER OF PREMIUM PROVISION

Premiums will be waived once an insured employee has been totally disabled for 90 days or met the elimination period, whichever is later. Premiums must continue to be paid until the waiver begins.

PARTIAL DISABILITY BENEFIT

Pays 50% of the Monthly Disability Benefit for up to 6 months when an insured employee returns to work on a limited basis following a total disability, assuming the partial disability is due to the same reason as the total disability.

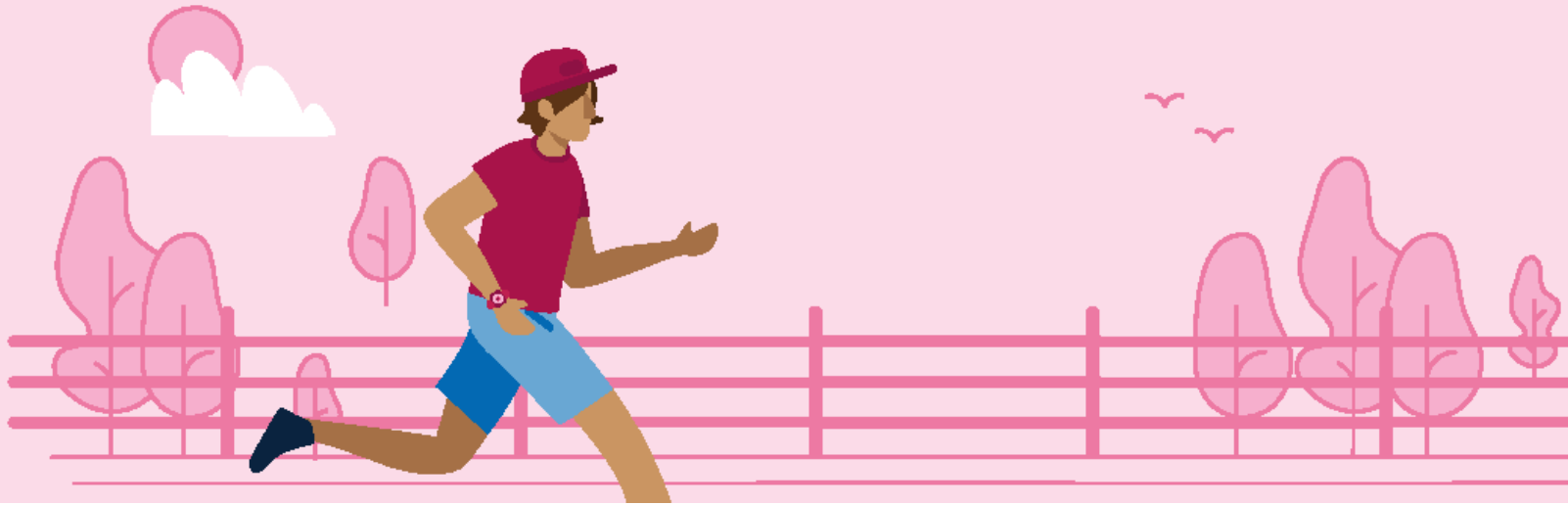
ACCELERATED BENEFIT FOR TERMINAL ILLNESS RIDER (RIDER FORM SERIES CRDIT100)

Advances up to 12 months of Monthly Disability Benefits if the insured is diagnosed by a physician, for the first time on or after the effective date, as having a terminal illness.

PORTABILITY OPTION BENEFIT RIDER (RIDER FORM SERIES CRDIPO00)

Allows the employee to keep insurance if they leave the group or lose insurance for any reason other than nonpayment of premium. Rider terminates at the insured's age 70.

TRANSDI[®] PLUS SHORT-TERM DISABILITY INCOME INSURANCE



TransDI[®] Plus Short-Term Disability Income Insurance Limitations and Exclusions: What Doesn't Qualify

The sum of the disability benefits paid to the insured together with the payments the insured is entitled to receive from the sources described below, may not exceed the monthly percent shown on the Product Details page:

- a. Group or individual insurance or like insurance for persons in a group
- b. Federal Social Security Act (this includes benefits paid to the insured employee and his or her dependents on account of the insured's disability)
- c. State or federal government disability or retirement plan, or increases thereof, which begin on or after the date of total disability
- d. Pension plan to which the policyholder or the insured's employer contributes or makes payroll deductions
- e. Salary or wage continuance plans such as sick leave paid for by the policyholder or the insured's employer which extend beyond the period stated in the contract
- f. Federal Old Age Benefits or increases which begin on or after the date of total disability, under the Federal Social Security Act on the insured employee's behalf

With respect to items (b) and (f) only, unless we receive proof that payments under these applicable programs or acts have been applied for but will not be paid, we:

- a. Will assume such payments are being received if the insured is covered under the Federal Social Security Act
- b. May require re-application (but not more frequently than annually) once a Social Security denial has been received and all appeals have been pursued. Failure to re-apply for benefits when required by us will result in our estimation of payment under those acts

TransDI® Plus Short-Term Disability Income Insurance **Limitations and Exclusions: What Doesn't Qualify**

Benefits will not be reduced due to a cost of living increase in Social Security if the increase takes place while benefits are payable under the policy.

With respect to any and all of the above sources, if the insured or his or her dependent receives a lump sum payment for a period previously paid by us, any resulting overpayment must be repaid on a lump sum basis. If the insured has the option of taking retirement benefits on a monthly basis but chooses to receive retirement benefits in a lump sum, we may assume he or she is receiving retirement benefits based upon the lowest monthly retirement plan benefit available to the insured prior to lump sum withdrawal.

If the insured is totally disabled and receiving regular treatment due to a covered mental illness, regardless of the cause, monthly disability benefits will be paid for one-half (1/2) of the benefit period for any one period of disability. The lifetime maximum is 12 months of disability payments.

The policy does not pay benefits for any loss, fatal or non-fatal, which results from:

- Intentionally self-inflicted injury while sane or insane
- Any act of war, declared or undeclared
- Accident sustained or sickness contracted while in the service of the armed forces of any country
- Committing a felony
- Operating, learning to operate or having any duty in the operation of any device or vehicle intended or designed for flight in the air including boarding, alighting or descending therefrom
- Accident or sickness arising out of and in the course of the insured's occupation for wage or profit. This exclusion applies even if Workers' Compensation is not paid for the on-the-job injury

PRE-EXISTING CONDITIONS

There will be no disability benefits payable for a pre-existing condition until the insured has been continuously insured under the policy for 12 consecutive months and has returned to performing the duties of his or her occupation for 30 continuous days after the first 12 months of insurance.

"Pre-Existing Condition" means sickness or physical condition for which the insured had treatment, incurred expense, took medication, or received a diagnosis or advice from a physician, during the 12-month period immediately before the effective date of insurance.

The term "Pre-Existing Condition" will also include a condition that manifests itself in a way that would cause a person to seek medical advice, diagnosis, care or treatment.

TERMINATION OF INSURANCE

Employee insurance will terminate on the earliest of:

- The date the insured does not qualify as an insured
- The date the insured retires
- The date the insured ceases to be on active service
- The end of the last period for which premium has been paid, subject to the grace period
- The date the group master policy is discontinued

Termination will have no effect on payment of benefits for a total disability that begins before such termination.

***TransDI[®] Plus* Short-Term Disability Income Insurance Limitations and Exclusions: What Doesn't Qualify**

We will have the right to terminate the insurance of any insured person who submits a fraudulent claim under the policy.

OTHER INSURANCE WITH US

An individual can only have one disability income policy or certificate with us. If a person already has disability income insurance with us, such person is not eligible to apply for this insurance.