

HELP WHEN YOU NEED IT MOST

TRANSDI® PLUS SHORT TERM DISABILITY INCOME INSURANCE

It pays to have *TransDI Plus*, short term disability income insurance underwritten by Transamerica Life Insurance Company.

When you can't work, income replacement insurance can be a financial lifeline during an uncertain time. That's the assurance of *TransDI Plus*. It helps replace up to 60% of your salary if you're unable to work due to total disability. Your company is making this voluntary insurance available to you.

FLEXIBLE BENEFIT AMOUNTS

With *TransDI Plus*, you can select the amount you want to buy in \$100 increments. For periods of disability that last less than one month, you will be paid at 1/30th of the monthly benefit for each day you are eligible to receive benefits.

WHEN BENEFITS BEGIN

If you become totally disabled and are unable to work because of an accident or illness, you will begin an elimination "waiting period" before you receive benefits.

HOW LONG BENEFITS CONTINUE

Once you've satisfied the waiting period, your benefits will continue for as long as you are totally disabled, up to the maximum period stated in the policy. If you are ready to return to work immediately after being totally disabled but cannot yet work full-time, you could receive up to 50% of your monthly benefit for up to six months while you are partially disabled.

PRE-EXISTING CONDITIONS

Benefits for pre-existing conditions will not be payable until after the insured has been insured continuously for 12 months. Pre-existing condition means a 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 prior to the effective date of insurance. It also includes any condition that manifests itself in a way that would cause a reasonable, prudent person to seek medical advice, diagnosis, care, or treatment.

This is a brief summary of *TransDI® Plus* short-term disability income insurance, underwritten by Transamerica Life Insurance Company (TLIC), Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series CPDI0100 and CCDI0100. Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at tebcs.com.

PRODUCT HIGHLIGHTS

- Disability income insurance protection for up to 60% of your salary
- Elimination period and monthly benefits that fit your needs
- Waiver of premium for total disability
- Partial disability benefits

🖱️ Visit:
transamerica.com

📞 Customer Service:
888-763-7474

