



# WE BELIEVE YOU DESERVE A BETTER TOMORROW

How would you and your family make it with no paycheck? Now there's insurance to help protect your income if you ever get sick or hurt and can't work.

## TransDI® Plus short-term disability income insurance

Underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.

Did you know that 25% of those entering the workforce today will face disability at some point during their working lives?<sup>1</sup> If you're one of them, you'll probably get better and return to work after a recovery period, but how would you pay your bills in the meantime? Would you rather be focused on getting better, or worrying about your family's finances?

### Other means of support may not be available when you need them most.

If you run out of vacation or leave days, will you have enough savings to make it? Would you want to borrow money from family or friends while you're getting well? Social Security disability benefits can be difficult and time consuming to receive. Now your company is making voluntary short-term disability income insurance available to you.

### You choose the amount of monthly benefit you need.

TransDI® Plus helps replace up to 60% of your salary if you are unable to work because of a disability, and 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 1/30<sup>th</sup> of the monthly benefit for each day for which you are eligible to receive benefits.

### When would your benefits start?

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

- Income Protection for up to 60% of your salary

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- Elimination period, and monthly benefits that fit your needs

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- Waiver of Premium for Total Disability

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- Partial Disability Benefits

Waiting Period		Benefit Period	Waiting Period		Benefit Period
ACCIDENT	SICKNESS		ACCIDENT	SICKNESS	

## **Pre-Existing Condition**

Benefits for pre-existing conditions will not be payable until after the insured has been covered continuously for 12 months.

Pre-existing condition means a sickness or physical condition for which the insured had treatment, incurred expenses, took medication, or received a diagnosis or advice from a physician during the 12-month period prior to the effective date. It also includes a condition that manifests itself in a way that would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment.

## **How long would your benefits continue?**

Once you have satisfied the waiting period, your benefits will continue for as long as you are disabled up to the maximum period stated on your 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 6 months while you are partially disabled.

## **Additional Policy Advantages: Waiver of Premium and Accelerated Benefits for Terminal Illness Rider**

You will no longer have to pay your premiums for this insurance after you have been totally disabled for 90 consecutive days or have satisfied your elimination period, whichever is later. This important benefit can be helpful when money is tight. Also, if the unthinkable happens and you are ever diagnosed with a terminal illness and have less than a year to live, we will advance the remaining months of disability benefits up to 12 months through the Accelerated Benefit for Terminal Illness Rider to help you and your family with your additional expenses during that difficult time.

## **Important Information about Supplemental Coverage**

As you make your decision about this valuable insurance for your family, be aware that this coverage is intended to supplement other forms of public or private disability insurance you may have. The sum of benefits you receive from this insurance and other sources may not exceed the percentage of your salary indicated in your plan. These other sources of income include Social Security disability benefits, other group or individual coverage, state benefits, sick leave plans, Worker's Compensation, or other similar programs.

### **Take Action Now to Help Protect Your Paycheck!**

This is a brief summary of TransDI® Plus Voluntary Short-Term Disability Income Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPDI0100 and CCDI0100; Rider forms series CRDIT100. Forms and form numbers may vary and this coverage may not be available in all jurisdictions. Limitations and exclusions may apply. Refer to the policy, certificate and riders for complete details.

# PRODUCT DETAILS

## Plan 1 Bi-Weekly Premium Class B Rates

Benefit Period: 6 Months  
 Accident Elimination Period: 14 Days  
 Sickness Elimination Period: 14 Days

Rates include the following optional rider:  
 Terminal Illness Benefit  
 Portability Option Benefit Rider

Monthly Benefit*	Age 18-49	Age 50-59	Age 60+	Monthly Benefit*	Age 18-49	Age 50-59	Age 60+
\$300	\$3.37	\$4.32	\$6.39	\$2,700	\$30.40	\$38.88	\$57.57
\$400	\$4.50	\$5.76	\$8.52	\$2,800	\$31.53	\$40.32	\$59.70
\$500	\$5.63	\$7.20	\$10.66	\$2,900	\$32.65	\$41.76	\$61.83
\$600	\$6.75	\$8.64	\$12.79	\$3,000	\$33.78	\$43.20	\$63.96
\$700	\$7.88	\$10.08	\$14.92	\$3,100	\$34.91	\$44.64	\$66.10
\$800	\$9.00	\$11.52	\$17.05	\$3,200	\$36.03	\$46.08	\$68.23
\$900	\$10.13	\$12.96	\$19.19	\$3,300	\$37.16	\$47.52	\$70.36
\$1,000	\$11.26	\$14.40	\$21.32	\$3,400	\$38.28	\$48.96	\$72.49
\$1,100	\$12.38	\$15.84	\$23.45	\$3,500	\$39.41	\$50.40	\$74.63
\$1,200	\$13.51	\$17.28	\$25.58	\$3,600	\$40.54	\$51.84	\$76.76
\$1,300	\$14.64	\$18.72	\$27.72	\$3,700	\$41.66	\$53.28	\$78.89
\$1,400	\$15.76	\$20.16	\$29.85	\$3,800	\$42.79	\$54.72	\$81.02
\$1,500	\$16.89	\$21.60	\$31.98	\$3,900	\$43.92	\$56.16	\$83.16
\$1,600	\$18.01	\$23.04	\$34.11	\$4,000	\$45.04	\$57.60	\$85.29
\$1,700	\$19.14	\$24.48	\$36.24	\$4,100	\$46.17	\$59.04	\$87.42
\$1,800	\$20.27	\$25.92	\$38.38	\$4,200	\$47.29	\$60.48	\$89.55
\$1,900	\$21.39	\$27.36	\$40.51	\$4,300	\$48.42	\$61.92	\$91.68
\$2,000	\$22.52	\$28.80	\$42.64	\$4,400	\$49.55	\$63.36	\$93.82
\$2,100	\$23.64	\$30.24	\$44.77	\$4,500	\$50.67	\$64.80	\$95.95
\$2,200	\$24.77	\$31.68	\$46.91	\$4,600	\$51.80	\$66.24	\$98.08
\$2,300	\$25.90	\$33.12	\$49.04	\$4,700	\$52.92	\$67.68	\$100.21
\$2,400	\$27.02	\$34.56	\$51.17	\$4,800	\$54.05	\$69.12	\$102.35
\$2,500	\$28.15	\$36.00	\$53.30	\$4,900	\$55.18	\$70.56	\$104.48
\$2,600	\$29.28	\$37.44	\$55.44	\$5,000	\$56.30	\$72.00	\$106.61

\*Monthly benefit cannot exceed 60% of monthly compensation

# PRODUCT DETAILS

## Plan 2 Bi-Weekly Premium Class B Rates

Benefit Period: 6 Months  
 Accident Elimination Period: 30 Days  
 Sickness Elimination Period: 30 Days

Rates include the following optional rider:  
 Terminal Illness Benefit  
 Portability Option Benefit Rider

Monthly Benefit*	Age 18-49	Age 50-59	Age 60+	Monthly Benefit*	Age 18-49	Age 50-59	Age 60+
\$300	\$2.63	\$3.35	\$4.90	\$2,700	\$23.67	\$30.15	\$44.11
\$400	\$3.50	\$4.46	\$6.53	\$2,800	\$24.55	\$31.27	\$45.74
\$500	\$4.38	\$5.58	\$8.16	\$2,900	\$25.43	\$32.39	\$47.38
\$600	\$5.26	\$6.70	\$9.80	\$3,000	\$26.30	\$33.50	\$49.01
\$700	\$6.13	\$7.81	\$11.43	\$3,100	\$27.18	\$34.62	\$50.64
\$800	\$7.01	\$8.93	\$13.07	\$3,200	\$28.06	\$35.74	\$52.28
\$900	\$7.89	\$10.05	\$14.70	\$3,300	\$28.93	\$36.85	\$53.91
\$1,000	\$8.76	\$11.16	\$16.33	\$3,400	\$29.81	\$37.97	\$55.55
\$1,100	\$9.64	\$12.28	\$17.97	\$3,500	\$30.69	\$39.09	\$57.18
\$1,200	\$10.52	\$13.40	\$19.60	\$3,600	\$31.56	\$40.20	\$58.81
\$1,300	\$11.40	\$14.52	\$21.24	\$3,700	\$32.44	\$41.32	\$60.45
\$1,400	\$12.27	\$15.63	\$22.87	\$3,800	\$33.32	\$42.44	\$62.08
\$1,500	\$13.15	\$16.75	\$24.50	\$3,900	\$34.20	\$43.56	\$63.72
\$1,600	\$14.03	\$17.87	\$26.14	\$4,000	\$35.07	\$44.67	\$65.35
\$1,700	\$14.90	\$18.98	\$27.77	\$4,100	\$35.95	\$45.79	\$66.98
\$1,800	\$15.78	\$20.10	\$29.40	\$4,200	\$36.83	\$46.91	\$68.62
\$1,900	\$16.66	\$21.22	\$31.04	\$4,300	\$37.70	\$48.02	\$70.25
\$2,000	\$17.53	\$22.33	\$32.67	\$4,400	\$38.58	\$49.14	\$71.88
\$2,100	\$18.41	\$23.45	\$34.31	\$4,500	\$39.46	\$50.26	\$73.52
\$2,200	\$19.29	\$24.57	\$35.94	\$4,600	\$40.33	\$51.37	\$75.15
\$2,300	\$20.16	\$25.68	\$37.57	\$4,700	\$41.21	\$52.49	\$76.79
\$2,400	\$21.04	\$26.80	\$39.21	\$4,800	\$42.09	\$53.61	\$78.42
\$2,500	\$21.92	\$27.92	\$40.84	\$4,900	\$42.96	\$54.72	\$80.05
\$2,600	\$22.80	\$29.04	\$42.48	\$5,000	\$43.84	\$55.84	\$81.69

\*Monthly benefit cannot exceed 60% of monthly compensation