



TRANSAMERICA LIFE INSURANCE COMPANY  
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

# TRANSCARE<sup>®</sup>

*Individual Long Term Care Insurance*

# II

*We Make It Easy.*

A NEW WAY TO THINK ABOUT LONG TERM CARE

*Step-Rated Benefit Increase Option*

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 **TRANSAMERICA<sup>®</sup>**  
Long Term Care

## Inflation protection may be the most important benefit

*to have in a Long Term Care Insurance policy.*

Because many policy holders will own their policies for 10, 20, or even 30+ years before they file a claim, they are often searching for a policy with benefits that can keep up with the cost of inflation. But traditional compound benefit option may be too expensive. Inflation protection riders grow the policy benefits automatically each year. In these turbulent times, working with a company that can provide your client LTCi solutions they can count on that are within their budget **is worth talking about.**

**Transamerica Long Term Care Insurance with the Step-Rated Benefit Increase Option**  
may be what your clients are looking for - affordable cost, flexibility and benefit growth.

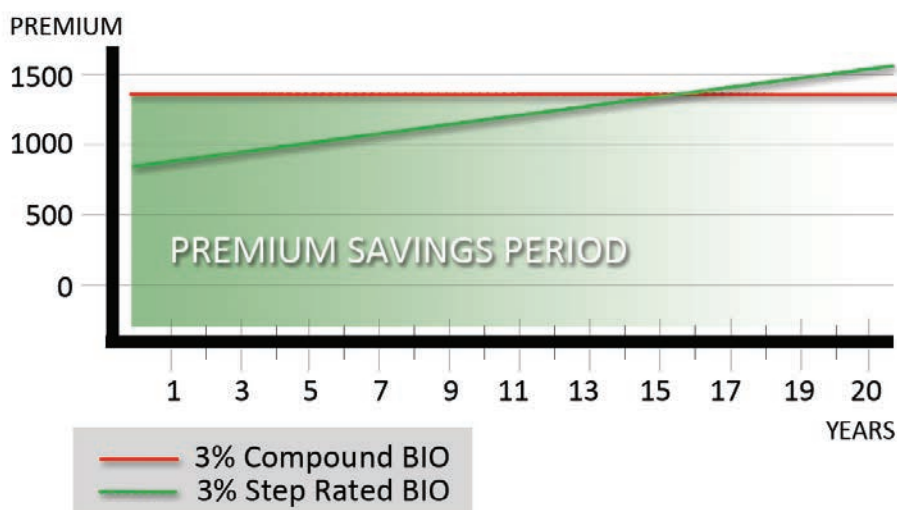
# 66%

Two thirds of Long Term Care insurance claims start at age 80+\*

### STEP-RATED BENEFIT INCREASE OPTION

With the Transamerica Step-Rated Benefit Increase Option, the premium begins at a lower starting rate and every year on the policy anniversary, the daily benefit, total policy maximum amount, and premium will increase by either 3% or 5% of the current year's benefit, based on which percentage was selected at issue.

Your clients will have automatic increases every year unless they choose not to accept those increases.



*With TransCare II Step-Rated Benefit Increase Option Rider your client has the choice to keep up with inflation at a reduced initial cost on a "pay as you go" basis.*



### DID YOU KNOW..

With traditional compound inflation riders, the premiums are designed to remain level while the benefits increase automatically every year. The costs for those future benefit increases are included in the annual premium from the initial purchase date and remain steady for the life of the policy. Therefore the premium is substantially higher than it would be for a policy with no inflation protection. While traditional compound inflation benefits provide great coverage, they may not work for all your clients.

\* AALTCI Sourcebook 2012-2013

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## TRANSAMERICA LONG TERM CARE GIVES YOUR CLIENT THE FLEXIBILITY THEY NEED.

The Transamerica Step-Rated Benefit Increase Option Rider is an “opt out” feature, meaning that policyholder may stop and start the benefit increases whenever they choose. However, if the policyholder chooses not to increase their benefits for 3 consecutive years, the option to restart the increases will terminate. The policyholders may notify us that they do not want to accept an increase and they may still restart the benefit increases the following year with no evidence of insurability required. If they decline a benefit increase, they simply retain their current policy benefit levels.

*There is no limit to the number of times policyholders may stop and start the increases under this Rider. If they choose not to increase their benefits for 3 consecutive years the option to restart the rider will terminate.*

Since premiums are based primarily on age at purchase, with the Step-Rated Benefit Increase Option Rider, an applicant can take advantage of issue age and health status while helping maintain control over future increases. If your client has unexpected expenses in a given year, the increase can be declined for a year or two while still retaining the right to accept the offer in the following year.

**This puts the policyholder in charge of their benefits and premiums.**



## 3% OR 5%

**STEP-RATED INFLATION PROTECTION**



Premiums start at much lower rate than traditional CBIO



Automatic benefit & premium increases



If not selected at issue can only be added in the 1<sup>st</sup> year



Not available on worksite



Benefits and premiums can be frozen at any time



## THE FLEXIBILITY TO STOP STEP-RATED PREMIUM INCREASES



### Written request to end increases

Dollar benefits remain at current level

No increase on next Policy Anniversary



### Written request to restart increases

Benefits increase on next Policy Anniversary



### No limit to number of stops and restarts



If increases not accepted for 3 consecutive years, option to restart them terminates



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**II**

*We Make It Easy.*

## DRIVEN BY INNOVATION

*We make it easy. Our goal is to make your job of selling as easy as possible.*

*We provide you with a well-trusted brand, strong and flexible product, strategic marketing and step-by-step support.*

### STAY COMPETITIVE AND SERVE YOUR CLIENTS' BEST INTERESTS

Receive step-by-step sales oriented answers to your most complex cases from our LTCi experts. Transamerica LTC's Internal Wholesalers and Regional Sales Directors are highly specialized consultants who can assist you with comprehensive case design and help you understand how to frame the sale. From individuals and families to nationwide multi-life clients, our experts can help you close your most difficult cases.

### IN-DEPTH TRAINING

Transamerica LTC offers a variety of training programs to help you succeed. Our programs are designed for convenience and to accommodate your busy schedule. We make it easy for you to stay a step ahead. By simply logging in to our Agent Resource Center (**WWW.TALTC.COM**) you can receive in-depth information about our product, best practices, news updates and tips to help you stay competitive.

CLICK HERE TO VISIT **WWW.TALTC.COM**  
**TRANSAMERICA AGENT RESOURCE CENTER**



**Transamerica Life Insurance Company**

Home Office:  
Cedar Rapids, Iowa

Administrative Office:  
P.O. Box 95302  
Hurst, Texas 76053-5302

TransCare® II is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA (and Transamerica Financial Life Insurance Company in NY, Home Office: 440 Mamaroneck Ave., Harrison, NY; Administrative Office: P.O. Box 93003, Hurst, Texas 76053-3003). Policy Series ICC10 TLC-3, TLC 2-P 0410, TFL 2-P NY 0410, TFL 2-P NYAF 0410 and TFL 2-P NYF 0410. Qualifying for benefits is required. Benefit options not available in all states. Policy features may be named differently depending on state. Exclusions and limitations apply. Premiums and benefits vary based upon plan selected.