

TRANSCARE[®] II FREQUENTLY ASKED QUESTIONS

Learn about Transamerica Long Term Care's next generation Long Term Care insurance product.

Available August 1, 2011.

What is the new product name?

We are proud to announce the availability of TransCare[®] II, Transamerica Long Term Care's newest Long Term Care insurance product.

What states are included in the launch?

TransCare II is the largest single product launch in Transamerica Long Term Care's history. Beginning August 1, 2011, TransCare[®] II will be available in all states except the following: CA, DE, FL, HI, NV, NJ, NY, OR, SD and VT.

What features are included in TransCare[®] II?

TransCare[®] II includes new, exciting benefits that will help make selling LTCi even easier. We have expanded on key features and added stronger enhancements to help you design flexible plans for your clients. Some of these features include:

- Cash Benefit – pays cash directly to your clients to pay for care by a family member
- New 15% discount for members of a couple applying alone or for different benefits
- Up to a 30% discount for couples who purchase and maintain identical benefits
- 0-Day Elimination Period for Home Health Care, Adult Day Care, Remain at Home Benefit, Care Coordination, Respite Care, Hospice Care and Cash Benefit (may vary by state)
- Shared Care Benefit Rider allows spouse/partners to share benefits (additional premium required)
- Return of Premium to age 67 included
- Up to 10% Preferred Health Discount
- Multiple Benefit Increase Options to help keep up with inflation by increasing benefits (additional premium required)
- Limited payment options available to your clients

My client just purchased a TransCare[®] or TransCare[®] Enhanced policy. Can he/she convert to TransCare[®] II?

Yes. We've made it easy for your client can convert to the new TransCare[®] II policy with underwriting required. The TransCare[®] or TransCare[®] Enhanced policy must have been effective within the 9 months prior to the release of TransCare[®] II (November 1, 2010). This offer expires on October 31, 2011.

Will TransQuote[®] Mobile still work the same way?

Yes. We know that many of you like the convenience of quoting on the go. Therefore, you will continue to have the same convenient mobile access for your quotes. The apps will be available August 1, 2011.

The product is different, but do I still have access to the same tools I have used to sell Transamerica Long Term Care policies in the past?

TransCare® II offers the same valuable agent/producer tools that have helped you in the past, including the Agent Resource Center (www.taltc.com), TransQuote® Illustration System, TransQuote® Mobile, multi-life programs, and live agent support on the phone.

Marketing materials have been redesigned to help you offer clear descriptions of TransCare® II's features and benefits. Starting July 25, 2011 you will be able to preview some of the new TransCare® II marketing pieces and submit orders so you will have materials on hand once the product is available.

To recommend additional resources, please email your ideas to us at lcmkt@transamerica.com.

What is the Pool of Money?

With TransCare® II, we are introducing a new way of selling the product with the Pool of Money concept. With the Pool of Money, You and your client can determine benefits in terms of a dollar amount rather than time. Your client chooses a Maximum Daily Benefit and a Policy Maximum Benefit. We have found that it is easier for your clients to understand a Policy Maximum Benefit stated in dollars such as \$250,000 rather than in terms of years. When clients access benefits and use less than the Maximum Daily Benefit each day covered services are required, the remaining unused portion will remain in the Pool of Money. This is just one more example of Transamerica Long Term Care making selling Long Term Care insurance easier.

Can I still quote using Benefit Period rather than Pool of Money?

Yes, we have given you the flexibility to continue quoting using the more traditional benefit period when that makes sense.

How do I order supplies?

Supplies for TransCare® II will continue to be available through the same great tool, the Agent Resource Center.

How do I get trained on TransCare® II?

There are a number of great ways to be trained. Talk to your Managing Agent for their training schedule.

How long do I have to submit my TransCare® or TransCare® Enhanced applications?

If you're in the middle of working with a client and have been quoting TransCare or TransCare Enhanced, you still have time to submit those applications. TransCare® and TransCare® Enhanced applications must be signed and dated no later than August 31, 2011. They must be received at the Home Office by September 15, 2011.

Remember, we are here for you. If you have any questions during this process, please contact your Transamerica Internal Sales Support Team by calling (888) 545-2713 or email LTCMKT@aegonusa.com.

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Underwritten by Transamerica Life Insurance Company. Not all benefits and options available in all states.

HOME OFFICE

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