

# TERM LIFE INSURANCE WITH THE INCOME PROTECTION OPTION

**You're not just selling life insurance, you're helping to insure a way of life.**

For most people, life insurance means being able to continue their lifestyle without having to endure hardship due to loss of income. Term life insurance with the Income Protection Option from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company provides policy owners the flexibility to create a plan that helps to fit their exact needs—including a lump sum to cover final expenses and a monthly stream of income.

In determining a strategy, usually the objective is analyzed first and then an answer is proposed. So why should it be any different for life insurance? Analyze the objective, and then determine what the exact options are.



## **Here's how Transamerica has made it easy for you with the Income Protection Option:**

- Appropriate for mass-market, salaried clients looking primarily for income replacement protection
- Easy calculation of face amount based on current needs
- Flexibility in the distribution of proceeds. Particularly attractive to working parent(s) with young children.

The Income Protection Option removes concerns of administering or handling the benefit. Instead, it is converted into a stream of income and/or lump-sum payments for the beneficiaries. The face amount increases as the duration of the chosen income period increases.

## **Quick Facts:**

- The Income Protection Option is available for term policies issued by Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company
- This endorsement is available at no additional cost
- Face amount of policy is based on a 3% discount factor
- New quote page on TransWare provides fast illustration support
- Flexible payout structure can be any combination containing an initial lump-sum payout, monthly payout, and/or back-end lump sum
- Minimum lump-sum benefit amount is \$10,000
- Minimum monthly benefit amount is \$100
- Minimum monthly payout duration is 5 years
- Maximum monthly payout duration is 25 years

**For more information about term life insurance with the Income Protection Option from Transamerica, contact us today.**

## **H.D. Mooers & Co.**

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Term life insurance policies are issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499, and Transamerica Financial Life Insurance Company, Purchase, NY 10577. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.



Transamerica Life Insurance Company  
Transamerica Financial Life Insurance Company