

VOLUNTARY BENEFITS MADE EASY

NEW OPPORTUNITIES SERVING
BUSINESSES AND THEIR EMPLOYEES

Build your business with Voluntary Employee Benefits, underwritten by Transamerica Life Insurance Company or Transamerica Financial Life Insurance Company.

We've identified the market for worksite/voluntary sales and have armed you with the right products to provide quality, trusted service.

Nearly half of all employees are underserved by voluntary product offerings.

HELP TO EASE THE BURDEN OF RISING HEALTHCARE COSTS

Due to rising healthcare costs, it's never been more important to offer supplemental benefits — so employees can have a way to offset medical costs that can quickly accumulate, and employers can have a healthier, more productive workforce.

HERE'S WHY YOU CAN SUCCEED WITH TRANSAMERICA WE ADAPT TO MEET YOUR NEEDS

Instead of offering products designed for our own ease of administration, we make our insurance work for the employer, so policies are easier for you to sell. We adapt to the market in ways that open sales avenues for agents.

Flexible product design: As the industry continues to evolve, we design and implement policies to keep pace with consumer demands. Attractive features like living benefits allow our life insurance customers to use the resources they already have with us while they're still living.

An array of options: We offer a variety of benefit amounts and optional riders to provide employers a breadth of options to suit business large and small.

Agile group underwriting: We work hard to find underwriting solutions for challenging situations and offer guaranteed issue to a broader array of employers and consumers. We can often offer policies to employers that may not be able to find insurance from other carriers, which opens up the market for you.

More eligibility: We provide insurance for part-time, temporary, and seasonal employees, as well as policies for family members. This allows employers to offer greater benefits to more of their workers and makes higher potential commissions possible for agents.

50%

of Americans believe financial wellness is defined as having the means to take care of family, not worrying about money or debt, and feeling protected financially from life's unexpected events.¹

59%

of Americans are stressed about their finances.¹

Get Started



Visit:
transamerica.com




Customer Service:
800-851-7555 option 4

¹"Employers Offering Holistic Financial Benefits Can Help Employees Improve and Maintain Financial Wellness,"
TIAA 2022 Financial Wellness Survey, January 2022



TRANSAMERICA®



Portable policies: Many of our products are portable, allowing consumers the opportunity to keep their policies with a new job or in retirement. The ability to take their insurance with them throughout life appeals to employees in a labor market where workers change jobs more often.

WE MAKE VOLUNTARY BENEFITS EASY

Our products are easy to understand, simple to enroll, and available at no cost to the employer. We're here to help with effective tools and people eager to give you a great, straightforward experience.

We consistently strive to better serve our new and existing clients and brokers by:

- Providing the right level of experience to deliver best-in-class service on all service requests
- Offering alternative solutions where needed
- Delivering on our service levels to meet the expectations that have been communicated to our customers
- Resolving escalations with the attention and care each situation deserves

Enrollment and Utilization: Transamerica proactively sets your clients up for success during pre-enrollment and enrollment - using a broad range of media types.

We provide multipurpose content groups can use as-is or incorporate with clients communications working to ensure they have everything needed to educate their employees.

Competitive commissions: We offer a great commissions schedule to attract and motivate the best. Our Leading Producers Group (LPG) program also gives us the chance to reward those who work hard to promote us.

Employer-friendly enrollments: We customize electronic, web, call center, and spreadsheet census choices to make new cases a process your potential clients' HR departments don't have to dread.

Multiple billing options: We make billing stress-free with payroll deductions and other billing strategies.

LEADING PRODUCERS GROUP PROGRAM

Qualify for the LPG and earn benefits such as marketing allowances, the reimbursement of licensing fees, and additional levels of support. Your top performance can also lead to meetings with your peers at some of the most sought-after vacation destinations in the world.

WE PROVIDE RELIABLE LONG-TERM STRENGTH

An innovator in voluntary benefits since 1932, Transamerica is a strong, vital company providing benefits for more than 21,000 employers and 1.2 million lives insured. We know our lasting success depends not just on growth but also on our ability to keep our promises to customers, investors, employees, and communities.

Our regional vice presidents provide training, leadership, and sales support throughout the United States. Our account management team is available to meet your needs via phone and email, ensure support and information every step of the way.

Insurance products underwritten by **Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA or **Transamerica Financial Life Insurance Company (TFLIC)**, Harrison, NY. TFLIC is licensed to conduct business in New York. TLIC is authorized to conduct business in all other states.

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