

VOLUNTARY BENEFITS MADE EASY

NEW OPPORTUNITIES SERVING BUSINESSES AND THEIR EMPLOYEES

Build your business with Voluntary Employee Benefits, underwritten by Transamerica 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. Since smaller companies are obligated to comply with the Affordable Care Act (ACA), there's a new market waiting for your skilled, knowledgeable service. Keep in mind — they represent about one-third of the 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 wouldn't 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.

¹"2018 Employee Financial Wellness Survey", PWC, 2018.

²"2018 Employee Benefits: Remaining Competitive in a Challenging Talent Marketplace", Society for Human Resource Management, 2018.

Insurance products underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA.
Not Available in All States. For Producer Use Only.

121805R1

21%

of employees say financial wellness means freedom from worrying about unexpected expenses.¹

31%

are small groups:

To remain competitive in the talent marketplace, more than two-thirds of organizations increased their overall benefit offerings in the last 12 months.²



Visit:

transamerica.com



Customer Service:

800-851-7555 option 4



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.

Dedicated client relationship managers: One person works with you consistently to make proposals and case set-ups a breeze. Our client relationship managers guide clients through initial enrollment and know their names and needs when questions come up.

Customized marketing: Company-specific brochures, flyers, enrollment invitations, and other marketing materials are included, free. We provide the supportive collateral that makes it easier for our producers to interest 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 17,000 employers and 20 million customers. We know our lasting success depends not just on growth but also on our ability to keep our promises to customers, investors, employees, business partners, and communities.

Our regional vice presidents provide training, leadership, and sales support throughout the United States. Client relationship managers are available to meet your needs via phone and email, ensure support and information every step of the way.

FINANCIAL STRENGTH RATINGS

A.M. BEST (as of September 12, 2019)	A	(3rd of 16 categories)
MOODY'S (as of September 10, 2019)	A1	(5th of 21 categories)
FITCH (as of April 24, 2019)	A+	(5th of 19 categories)
STANDARD & POOR'S (as of June 28, 2018)	AA-	(4th of 21 categories)

Ratings from the A.M. Best Company, Moody's Investors Service, Fitch Ratings, and Standard & Poor's reflect current opinions of the relative financial strength and operating performance of Transamerica Life Insurance Company.