



**PROTECTION
YOUR FAMILY
CAN COUNT ON**

FINAL EXPENSE PRODUCT OVERVIEW

**Immediate Solution
10 Pay Solution
Easy Solution**

Additional service provided by:

LEGACY
Safeguard[®]

Legacy Safeguard[®] is not affiliated with Transamerica, and Transamerica provides no warranty or guarantee regarding their services.



TRANSAMERICA[®]



HELP PROTECT YOUR FAMILY FROM THE UNEXPECTED

Many Americans believe Social Security will pay for their final expense needs, however, the government only pays a lump sum of \$255 for those who qualify.¹

We know you want to help protect your family from the financial burden of final expenses. With this in mind, we're proud to provide whole life insurance policies issued by Transamerica. These policies are designed to help you and your family put a plan in place when it comes to final expenses.

SOLUTIONS FOR YOUR FINAL EXPENSES

- Your premiums for this policy will never increase.
- Coverage builds cash value over time that is tax-deferred and can be borrowed against.²
- You may be able to receive the Accelerated Death Benefit Rider alone or with Nursing Home Benefit.³
- If you're not satisfied with our competitive premiums or for any other reason, you can return your policy (for a period of 10, 20, or 30 days depending on your state). You'll receive a full refund of any premiums paid — no questions asked.

HELP PROTECT YOUR FAMILY

An important part of insurance planning is helping protect your family from unexpected financial burdens, especially final expenses.

No one knows what the future may hold, but taking action today can help ensure that your loved ones are cared for in the event of your passing.

FINAL EXPENSE COSTS	
Funeral Cost Estimates⁴	
• Professional services, embalming, visitation, etc.	\$ 4,800
• Metal casket	\$ 2,400
• Burial vault	\$ 1,395
Cemetery Cost Estimates⁵	
• Cemetery plot	\$400 - \$10,000
• Monument	\$500 - \$12,000
• Opening and closing of the grave (varies by cemetery)	\$300 - \$1,000
• Graveside service fee	\$200 - \$1,700
RANGE OF ESTIMATED FUNERAL EXPENSES	\$9,995 - \$24,700
Other Possible Final Expense Estimates⁶	
• May include immediate household expenses, car loans, loss of income, hospital and medical bills not paid by medical insurance, etc.	\$ 12,875
RANGE OF ESTIMATED FINAL EXPENSES	\$22,870 - \$46,170



WHAT TO EXPECT FROM LEGACY SAFEGUARD®

You have made the decision to help your family with the financial burdens of final expenses. Now you can provide you and your loved ones with legacy planning and end of life planning, guidance and assistance with Legacy Safeguard.

Legacy Safeguard offers many legacy planning and end of life planning benefits designed to help protect your legacy. You can become a member in Legacy Safeguard, free of charge, by simply completing a Legacy Safeguard Enrollment Form.

LEGACY PLANNING SERVICES

Legacy Planning Guide™ Software — A one-of-a-kind legacy planning software that will help you provide loved ones with your historical information, the lessons you've learned, and the family values you hope they keep. This is easy to use and will help you leave a lasting legacy.

Legacy Planning Archive™ — Outlines important information needed to complete the death certificate and obituary. The Legacy Planning Archive also helps you record your final wishes to reduce stress and confusion among your family during a difficult time.

ESTATE PLANNING SUPPORT

Estate Planning Attorney Locator — A service that helps you find local estate planning and elder law attorneys.

Free Living Will — You can also create a free living will online. This allows you to communicate your wishes with your family.

END OF LIFE PLANNING, GUIDANCE, AND ASSISTANCE

Legacy Safeguard Advisors — At the time of need, Legacy Safeguard Advisors are on call to guide your family through the entire planning process. This will help your family evaluate all of the options available to them.

Funeral Home Locator — A tool that can help you find several funeral homes and cemeteries in your area.

End of Life Planning — Our Advisors can help your family create a dignified memorial service that celebrates your life. Legacy Safeguard can also help your family make informed decisions about how to use the funds you have set aside to pay for your final arrangements.

SUPPORT FOR SURVIVORS

Bereavement Travel Assistance — Our Advisors can inform your family about bereavement travel options available to them.

Grief Counseling Support — We can also recommend grief counseling programs to help your family through the loss of a loved one.

CELEBRATING LIFE EVENTS

Discounts on Flowers, Gift Baskets, and Other Items — As a member of Legacy Safeguard you will also enjoy a 20% discount on flowers, gift baskets, and other items from FTD to help celebrate life.




Superior RxCard Walmart Prescription Drug Program — You and any member of your household are entitled to special negotiated pricing on prescription drugs at any Walmart, Sam's Club, or Walmart Neighborhood Market Pharmacy.

Free Family Legacy DVD — Members also receive an exclusive professionally produced Family Legacy DVD that combines your photos with your favorite music.

Access to Legacy Safeguard requires a completed Legacy Safeguard Enrollment Form that outlines terms and conditions. Legacy Safeguard is not an insurance policy. Actual fees and charges associated with a funeral or other related services offered are not covered by Legacy Safeguard. This benefit is provided to the recipient at no additional premium cost; this offer is subject to change without notice.

When it comes to preparing for the future, there's no time like the present.

Let's get started today.

-  **More about Transamerica:** transamerica.com
-  **More about Legacy Safeguard:** legacysafeguard.org
-  **Call Legacy Safeguard:** 866-903-1827

¹ Social Security Administration, 2018.

² Loans, withdrawals, and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax-free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that the loan and other distributions on lapse or surrender exceed the policy basis.

³ **Accelerated Death Benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details. These riders are not available in New York.**

⁴ National Funeral Directors Association 2017 General Price List Survey, nfda.org/news/statistics

⁵ funeralresources.com/resources/cemetery-and-gravesite-costs/

⁶ Debt of Deceased Relatives, debt.org/advice/deceased-relatives/

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This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this insurance may use the proceeds of this life insurance for any purpose, unless otherwise directed. The face amount of this life insurance is not guaranteed to increase at the same rate as the costs of a funeral increase.

Loans, withdrawals and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals) and 2) policy loans are tax free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that the loan and other distributions on lapse or surrender exceed the policy basis.

The Accelerated Death Benefit Rider (ADBR) with the Nursing Home Option (NHO) are not available in all jurisdictions.

Neither the Accelerated Death Benefit Rider (ADBR) or the Accelerated Death Benefit Rider (ADBR) with Nursing Home Option (NHO) is available in New York.

Accelerated Death Benefits will be available when the insured has been diagnosed with a qualifying event, as described in the rider, while the policy and the rider are in force. Benefits advanced under this rider may be subject to taxation. Limitations and exclusions apply. Refer to the rider for complete details. These riders are not available in New York.

Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company and Transamerica Premier Life Insurance Company are authorized to conduct business in other states.

Immediate Solution, 121, 10-Pay Solution and the Easy Solution are whole life insurance policies issued by Transamerica Financial Life Insurance Company, Harrison, NY and by Transamerica Life Insurance Company, or Transamerica Premier Life Insurance Company, Cedar Rapids, IA in all other jurisdictions. Policy Form Nos. WLO8 and WLO9. Policy forms and numbers may vary, and these policies and riders may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.

