



Now's your chance to Convert to Permanent Life Insurance Protection

Dear

We can't predict the future, but we can certainly prepare for it. Your term life insurance helps provide financial protection for you and your loved ones should the unthinkable occur. One of the most important features of your policy is the conversion feature.¹ What happens when your fixed term expires? If you choose to renew for another term, you'll be paying substantially higher premiums. This is something you'll never have to worry about after converting to a permanent policy.

A permanent life insurance policy like *Transamerica Lifetime*SM offers features not available on term policies, including guaranteed level premium, guaranteed death benefit,² and guaranteed coverage for life as long as the premiums are paid on time.

Consider these advantages:

- No need to prove insurability again — no new underwriting requirements such as medical exams will be required if the conversion to a permanent policy features the same or lower face amount
- Product choices — we offer two conversion options to suit your specific needs, including *Transamerica Financial Foundation IUL*[®] and *Transamerica Lifetime*SM of your term policy, and within your contractual conversion period

Please give me a call when convenient to discuss these possibilities in more detail. Thank you again for your business!

Sincerely,

Guarantees are based on the claims paying ability of the issuing company. Permanent life insurance is not a short-term savings vehicle nor is it ideal for short-term insurance needs. It is designed to be long term in nature and should be purchased only if you have the financial ability to keep it in force for a substantial period of time.

¹ Subject to age limitations and premium requirements shown in the policy. Term policies have a required minimum face amount of \$25,000 in order to convert to either *Transamerica Financial Foundation IUL*[®] or *Transamerica Lifetime*SM at the fully underwritten risk classes within the first five policy years.

² Request to convert the term policy for a permanent policy must be dated and received prior to the expiration of the option, as defined in the term policy. The term policy must be in force in order to convert and avoid having to undergo new underwriting requirements. *Some policies, endorsements, and riders are excluded.*

Life insurance products issued by Transamerica Life Insurance Company, Cedar Rapids, IA , Transamerica Premier Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY.