

New TAC\$-AdvantageSM with Critical Illness Gives You a Critical Advantage!

By Dan Jund, Chief Marketing Officer

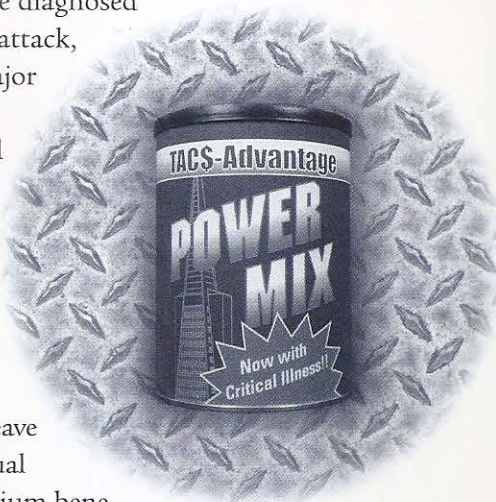
You told us you wanted a critical illness product—and we listened. The result is TAC\$-AdvantageSM with Critical Illness, available now from Transamerica Worksite Marketing.

We've enhanced our TAC\$-Advantage Group Term Life Insurance with a critical illness rider that provides an early payout of up to 100% of the life insurance death benefit (to a maximum of \$100,000) for Insureds who are diagnosed with a covered critical illness including heart attack, stroke, specified cancers, renal failure, and major organ transplant surgery. The money can be used for monthly bills, unreimbursed medical expenses, or for any other purpose.

In addition, a terminal illness rider provides up to 50% acceleration of the life insurance death benefit (up to \$50,000) for policyholders who are diagnosed with a qualifying terminal illness. We've also added a Continuation of Coverage feature that allows employees who leave the group to continue coverage on an individual basis. Other features include a Waiver of Premium benefit, conversion opportunity, and a choice of individual or family coverage.

When we introduced TAC\$-Advantage last year, you sold more than 400 group cases in only nine months. Undoubtedly, one of the factors that made TAC\$-Advantage such a success was its high gross first-year commission. You'll get that same "heaped"

(continued on page 2)



The Need for Critical Illness Protection

Advances in medicine have made it more likely than ever that a person who suffers a critical illness will survive. Consider these facts:

- ▶ Over 1.1 million Americans suffer a heart attack each year; nearly 60% of them survive.¹
- ▶ More than 2,000 Americans undergo heart transplants each year; 85.7% survive at least one year.¹
- ▶ About 4.5 million stroke survivors are alive today.¹
- ▶ 8.4 million Americans alive today have survived cancer.²
- ▶ According to the American Cancer Society's *Cancer Facts & Figures 2001*, the five-year survival rate for all cancers is now 60%.

¹ 2001 Heart and Stroke Statistical Update, America Heart Association*

² 2000 Facts and Figures, American Cancer Society*

*Use of statistics does not imply endorsement.

(“TAC\$-Advantage with Critical Illness,” continued)

commission on TAC\$-Advantage with Critical Illness (and on the third member of the TAC\$-Advantage “family”—TAC\$-Advantage with Critical Illness and AD&D).

Several Transamerica Worksite Marketing producers already have substantial TAC\$-Advantage with Critical Illness sales pending. They were quick to see the enormous potential offered by a product that combines affordable Group Term Life Insurance rates with the flexibility of a critical illness benefit, a terminal illness benefit, or a death benefit. To the rest of you, I say, Go get 'em! With your hard work and with great new products like TAC\$-Advantage with Critical Illness, we can make 2001 another record-setting year for Transamerica Worksite Marketing.

Don

The High Cost of Survival

Many Americans survive a major health crisis only to face a financial one. The costs associated with surviving a critical illness include:

- ▶ Loss of income/loss of caregiver's income
- ▶ Prescription drugs
- ▶ Unreimbursed medical expenses
- ▶ Insurance co-pays, deductibles, and out-of-network charges
- ▶ Home health care
- ▶ Home modifications/specialized equipment
- ▶ Rehabilitation
- ▶ Child care

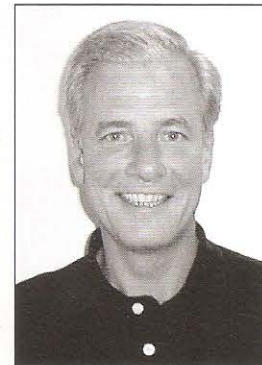
According to a recent study, nearly half of the 1.1 million personal bankruptcy filings in the United States in 1999 were caused by the financial effects of illness or injury. The majority of those forced into bankruptcy by medical bills had some kind of medical insurance.¹

¹ “Medical Bills Are a Large Factor in Bankruptcy Filings, Study Finds.” *Washington Post*, April 25, 2000.

14,000 Employees to Get Cancer

SMGA's Mike Chapman Wins Bid to Sell CancerSelectSM to University Employees

On June 1, Mike Chapman of Select Marketing Groups of America (SMGA) in Conway, Ark., received some good news: SMGA had won its bid to offer CancerSelectSM to employees of an entire state university system—a total of 14,000 benefit-eligible lives on eight campuses. (We can't say which university system it is, but its mascot is a thin-bodied, long-legged, half-wild mongrel hog.)



Mike reports that the university benefit committee was impressed by the flexibility of CancerSelect, which allows participants to choose their preferred daily hospital benefit and radiation, chemotherapy, and blood benefit. Numerous riders—including the new Cancer Screening Wellness Rider—are also available. Mike adds that the committee was also very interested in Transamerica Worksite Marketing's new electronic enrollment software. “They don't want to deal with paper for 14,000 people!” says Mike.

Another big selling point was Section 132 Administration, which Transamerica Worksite Marketing began offering early this year. *Section 132 Plans allow employees to pay for such expenses as parking fees, tolls, transit passes, and vanpooling through pre-tax payroll deduction.* “For agents in a metropolitan area,” Mike says, “Section 132 Administration can be a real advantage. No one else offers it.”

Mike expects to begin enrolling the case in October, with Section 125 and 132 Administration to begin in January 2002.

“In my opinion,” says Mike, “we were the only source for both good products *and* services. We were judged much better than one competitor in terms of products and much better than the other in terms of services. Our Worksite product and service portfolio was a key element in beating the competition.”

For information on Section 132 Administration, contact the FlexWin department at (800) 400-3042, ext.177.



Spotlight on Our New Long-Term Care Riders

The new Accelerated Death Benefit Rider for Long-Term Care and Extension of Benefits Rider are now available on TAC-\$aver®Plus and Preferred TAC-Saver®Plus Universal Life Insurance. Following is a brief description of the riders.

What are the Accelerated Death Benefit Rider for Long-Term Care and Extension of Benefits Rider?

The new riders are designed to help with the often-exorbitant costs associated with long-term care by allowing the Insured to take an advance against his or her life insurance death benefit to pay for long-term care. The Extension of Benefits Rider extends an Insured's benefit payments, if necessary.

How does the Accelerated Death Benefit Rider for Long-Term Care work?

Under the Accelerated Death Benefit Rider for Long-Term Care, the percentage of death benefit available is:

- ▶ up to 4% of the existing death benefit if the Insured is confined to a licensed Nursing or Assisted Living Facility, payable for up to 25 months; or
- ▶ up to 2% of the existing death benefit if the Insured is receiving Home Health Care or Adult Day Care, payable for up to 50 months.

Payout Example: With a 4% death benefit advance, an Insured with \$50,000 of coverage who is confined to a licensed Nursing or Assisted Living Facility would receive \$2,000 per month for up to 25 months. Each benefit payment will reduce the face amount of the policy by 4%. A 12-month benefit period would mean a \$24,000 reduction in coverage, and an adjusted face amount and death benefit of \$26,000.

TA Talk is a quarterly newsletter, published for producers of Transamerica Worksite Marketing.

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In the Next Issue...

Focus on SightSelectSM Vision Insurance

How does the Extension of Benefits Rider work?

If after 25 or 50 months (when the base policy is depleted) the Insured still requires Home Health Care or Adult Day Care, and the death benefit has been depleted, the death benefit will be extended on a month-to-month basis (provided the Insured meets the eligibility requirements) for up to an additional 50 months. In this example, a \$50,000 life insurance policy could pay a \$100,000 long-term care benefit. The amount payable under this Extension feature cannot exceed 100% of the Universal Life death benefit.

What Else Is New?

Cancer Screening Wellness Rider—A new Cancer Screening Wellness Rider is now available on both CancerSelectSM and First OccurrenceSelectSM. It pays a \$100 cash benefit per calendar year to any



Insured who undergoes a test to determine whether cancer is present. The benefit is limited to one \$100 payment per year per Insured. No cancer diagnosis is required in order for the benefit to be payable.

The rider, in effect, rewards Insureds who participate in early detection screenings. It's a great way to encourage employees to take a proactive approach to health.

We're Rolling!—By now, you should have received rollout kits for the following new products:

- ▶ TAC-\$-AdvantageSM with Critical Illness
- ▶ TransPlusSM High Death Benefit Universal Life
- ▶ Accelerated Death Benefit Rider for Long-Term Care and Extension of Benefits Rider for TAC-\$aver®Plus and Preferred TAC-\$aver®Plus Universal Life.

If you need additional marketing materials, order online at www.transamericaworksite.com or contact the Supply Department in Little Rock at (800) 909-4345; 24-hour fax: (800) 909-4346.

Combined Quote Request Form—Need a quote on multiple Transamerica Worksite Marketing products? Our new Combined Quote Request form streamlines the process. Just input the agent and group information once on the cover page, then complete the individual forms for each product you want quoted. The Case Coordinator will route the forms to the correct parties to fulfill your quote request.

For additional new product information, contact your Regional Marketing Center.

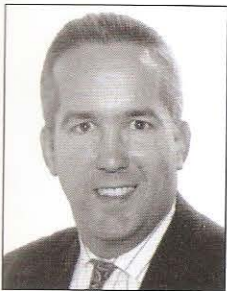
New Faces

Please join us in welcoming **Robert Scott** to Transamerica Worksite Marketing. Robert is the Sales Support Director for the newly-created Southeastern Region under Barry Bell. His primary responsibility is to help develop broker relationships and provide product training within the Region.



Robert Scott

Since attaining a Business Administration degree from The Citadel, Robert has held several insurance-related positions. Most recently, he was a Marketing Manager with Colonial Life & Accident, where he tested and managed various worksite marketing pilot programs. Robert's extensive industry experience is sure to contribute to the Region's continued growth and success.



Phil McKelvey

We also welcome **Phil McKelvey**, our newest Northeastern Regional Vice President. Phil will be based in Ohio and will be responsible for bringing in business from Ohio and West Virginia.

Phil began his insurance career in 1988 at Capitol American Life of Cleveland, Ohio, and held many positions with Capitol over the years. In 1998, he joined Loyal American Life in Cincinnati as Senior Vice President and Chief Marketing Officer, where he helped build the company's worksite marketing business. We're glad to have him on our team!

Vice President of Compliance **Jim Umeda** (pronounced "you-MEED-a") may already be familiar to some of you. That's because Jim has worked for Transamerica *twice* in the past. Jim began his career with the company back in the early '70s, in the individual health claims department, then rejoined the company—in the Law Department—after completing his law degree. A series of corporate purchases led Jim to Cigna, where he remained until May



Jim Umeda

of 2001. That's when his former colleague Kim Tursky—who recently rejoined the Transamerica family himself—told Jim about an opening in the Little Rock Compliance Department.

Jim is glad to be back in the Transamerica/AEGON fold and is enjoying getting reacquainted with former colleagues. "I've talked to people that I used to work with in Los Angeles years ago," says Jim. "Some of us go way back!"



Ned Ward

Joining the Western Regional team as Regional Sales Director is **Ned Ward**, a 35-year veteran of the insurance industry. Ned's background includes everything from personal production and agency building to national recruiting and field consulting, and encompasses life, health, and worksite sales. He spent the last six years running his own business, Ward Associates Financial Group of Eugene, Ore., which marketed worksite products.

Based in Redmond, Ore., Ned will focus on building sales in Oregon, Utah, Washington, Idaho, Alaska, Montana, and Wyoming—a part of the country that he loves. He notes that in addition to wide-open spaces, his territory also has wide-open sales potential. "It's a great opportunity to develop the worksite market in a growing geographic area," says Ned.

Movin' On Up

Congratulations to **Sandy Tarpley**, now a Southern Regional Vice President. Sandy joined the Region in 1999 as Sales Support Director, responsible for broker relationships and product training.



Sandy Tarpley

In her more than 15 years of worksite marketing experience, Sandy has worked for Great Southern Life (where she was a Regional Vice President) and UnumProvident (where she was a Regional Director for the company's Southern Region). Her expertise is a great asset to the Region.

Hilton Head to Be Site of 2002 Leading Producers Group Meeting

It's official: the 2002 Leading Producers Group meeting will be held at Hilton Head, South Carolina. The meeting will take place in April 2002 for production that occurred during 2001.

Hilton Head Means Golf!

Hilton Head Island is world-renowned for its environmentally planned "plantations" of lush green golf courses, tennis courts, sparkling lakes, and luxurious resorts. More than 40 of the world's top-rated golf courses can be found on the island. Playing opportunities include spectacular oceanfront courses, challenging riverside courses, and courses that meander through forests, tidal marshes, and lagoons.

With an average yearly mean temperature of 65 degrees, gentle ocean breezes, and pollution-free air, Hilton Head is one of America's premier golf destinations.

Something for Everyone

For those who don't golf, Hilton Head offers plenty to do. There are miles of sandy beaches; paved leisure trails to bike, walk, run, or rollerblade; nature trails to explore; and blue seas for fishing, sailing, boating, waterskiing, and windsurfing. One of America's top-rated tennis resorts, Hilton Head boasts more than 300 courts, including all three Grand Slam surfaces. And for those who enjoy pampering, a full range of spa services is available on the island.

You Can Qualify for the LPG!

There are two ways to qualify for the Leading Producers Group meeting on Hilton Head Island: as an individual producer or as a non-producing General Agent. To be eligible for membership, individuals must produce at least \$200,000 in new, paid annualized premium in 2001. General Agents must produce an agency total of at least \$1,000,000 in new, paid annualized premium in 2001.

Other benefits of LPG membership include:

- ▶ Eligibility for Guaranteed Issue Underwriting for life and disability insurance sold to eligible groups of 100 or more lives
- ▶ Free Section 125 Administration for "Full-Flex" and "POP" plans for groups of 50 or more
- ▶ Case Management Services, including free enrollment software and case set up
- ▶ Interest forgiveness on advances on commissions
- ▶ Reimbursement of non-resident license and appointment fees
- ▶ Lead generation
- ▶ Stock Option Award Plan, which allows LPG members to acquire options for the stock of our parent company, AEGON N.V., based on the amount of new, paid annualized premium.



Watch for more information on the 2002 Leading Producers Group meeting on Hilton Head in the next issue of **TA Talk!**

Leading Producers Group (LPG) PowerPoint® Show Now Available

Starting July 1, an exciting new PowerPoint® show highlighting the member benefits of our elite LPG program will be available to agents and producers. Just visit our website at www.transamericaworksite.com under the "Sales Tools" heading.

Hot Off the Press \$\$\$

Here's a list of bulletins that have been distributed to the Worksite Marketing sales force since our last newsletter. If you did not receive a copy of a particular brochure, please contact Marketing Services in Los Angeles at (800) 346-1608, ext. 7094. You can also view and print bulletins at www.transamericaworksite.com.

Issue No.	Month	Subject or Title
ED-2001-05	April	Monumental Life UL Withdrawn for New Sales
ED-2001-06	April	New Disability Income Rates Effective 06/01/01
ED-2001-07	April	New Wellness Rider on CancerSelect SM and First OccurrenceSelect SM ; Deductible Rider on CancerSelect SM Scheduled for Withdrawal
ED-2001-08	June	Important Illustration Changes/New TransPlus SM UL & LTC Rider, Changes to GDB and Policy Fee
ED-2001-09	June	Reminder of Requirements on Request for Proposal
ED-2001-10	June	Clarification on Withdrawal of Deductible
ED-2001-11	June	Interest Rate Change on Wrap-Plan [®] UL Effective 07/16/01
CB-2001-04 (RI)	April/	Producer Model Licensing Act
CB-2001-05 (MS)	May	
CB-2001-06 (KS)		
CB-2001-07 (NH)		
CB-2001-09 (SD)		
CB-2001-08	May	CT Reminds Producers of Biennium
CB-2001-10	May	MS Amends Non-Resident License Regulation
CB-2001-11	May	LA Form for Cancellation of Agent Appointment

 **TRANSAMERICA**
WORKSITE MARKETING
 The Total Solutions ProviderSM
 ASL 1829-0701

Leader Board

Year to Date (through June 1, 2001)

Top Agencies by Paid Annualized Premium

NORTHEASTERN REGION

1. Future Planning Associates
2. Better Benefits Inc.
3. William "Tinker" Kelly
4. Gallagher Benefit Services
5. SF&C

SOUTHEASTERN REGION

1. Johnny C. Huneycutt
2. The Elan Group, Inc.
3. Jessie Cowart
4. Thomas C. Smith
5. Richard D. Barry

MIDWESTERN REGION

1. American Worksite Marketing Group
2. Robinson Financial
3. Spetner & Associates
4. Member Resources
5. TV Benefits

SOUTHERN REGION

1. SMGA
2. Cash Reinert
3. Anders Smith & Associates, Inc.
4. Jerry Riley
5. Richard Bell

WESTERN REGION

1. Capital Synergies, Inc./Gary Beckman
2. Cesar Goldman
3. Chimienti & Associates
4. JD Benefits
5. Louis Rich

Electronic Enrollment Is Here!

Transamerica Worksite Marketing's new laptop Electronic Enrollment system is now available. It enrolls the full range of Transamerica Worksite Marketing products—plus, it collects census information, generates benefits statements, and more.

For information, contact your Regional Marketing Center.