



TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

Life Insurance Supplemental Illustration

Providing for the Future

The Special Needs Trust



Prepared for:

Client

Prepared By:

Transamerica

1150 South Olive St

Los Angeles, CA 90015

Telephone: 877-238-6758

ILLUSTRATION IS NOT COMPLETE UNLESS ALL NUMBERED PAGES ARE INCLUDED. THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.



TRANSAMERICA

INSURANCE & INVESTMENT GROUP

Transamerica Life Insurance Company

Transamerica Financial Life Insurance Company



TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

Life Insurance Supplemental Illustration

Providing for the Future

You want to give your children everything you possibly can. You watch out for their safety when they're young and help them with their education as they grow older. You guide them toward the future, look forward to their successes, and hope to leave them with a strong financial base when you're gone.



If you are the parent of a child—whether young or adult—with special needs, you also want to ensure that your child receives the proper care after you are gone or when you may no longer be able to properly care for your child. At some point, there may also be an adult in your family who becomes disabled due to an accident or illness.

A Special Needs Trust can help you protect your loved one's eligibility for state and federal assistance programs, while providing for ongoing care.

Read on to find out how the Special Needs Trust can help you leave a lasting legacy of love.

ILLUSTRATION IS NOT COMPLETE UNLESS ALL NUMBERED PAGES ARE INCLUDED. THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.

 **TRANSAMERICA**
INSURANCE & INVESTMENT GROUP
Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company

ILLUSTRATION IS NOT COMPLETE UNLESS ALL NUMBERED PAGES ARE INCLUDED

This is an illustration not a contract. Presented by Transamerica on APRIL 02, 2009 CA. Version 14.30 Page 2 of 7

TP10000



TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

Life Insurance Supplemental Illustration

How Can a Special Needs Trust Help my Family

Maintain eligibility for state and federal assistance programs

- When a disabled person receives an inheritance, the government will require that the inheritance be depleted before it will pay for governmentally sponsored services
- Under current Social Security Income (SSI) eligibility requirements, ownership of assets in excess of \$2,000 disqualifies an individual with special needs from most federal assistance programs, such as SSI and Medicaid
- A Special Needs Trust can help you protect your loved one's eligibility for state and federal assistance programs, while providing for ongoing care

Provide a source of additional income to help with loved one's care giving needs

- A Special Needs Trust can help pay for things that wouldn't otherwise be available, such as travel, computers, higher quality medical and dental care, education, and rehabilitation
- By providing additional income for these extra services, the Special Needs Trust can enhance a disabled person's quality of life

Funding the Special Needs Trust

- A Special Needs Trust can hold a wide range of assets, including cash, stocks, personal property, real estate, and life insurance
- When you fund the Special Needs Trust with a life insurance policy, a federal income tax-free death benefit will be paid to the trust to finance the dependent's ongoing care
- Additionally, a permanent life insurance policy can provide tax-deferred growth of the cash value that can be accessed during the caregiver's life, if necessary

ILLUSTRATION IS NOT COMPLETE UNLESS ALL NUMBERED PAGES ARE INCLUDED. THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.





TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

Life Insurance Supplemental Illustration

Special Needs Trust: How It Works

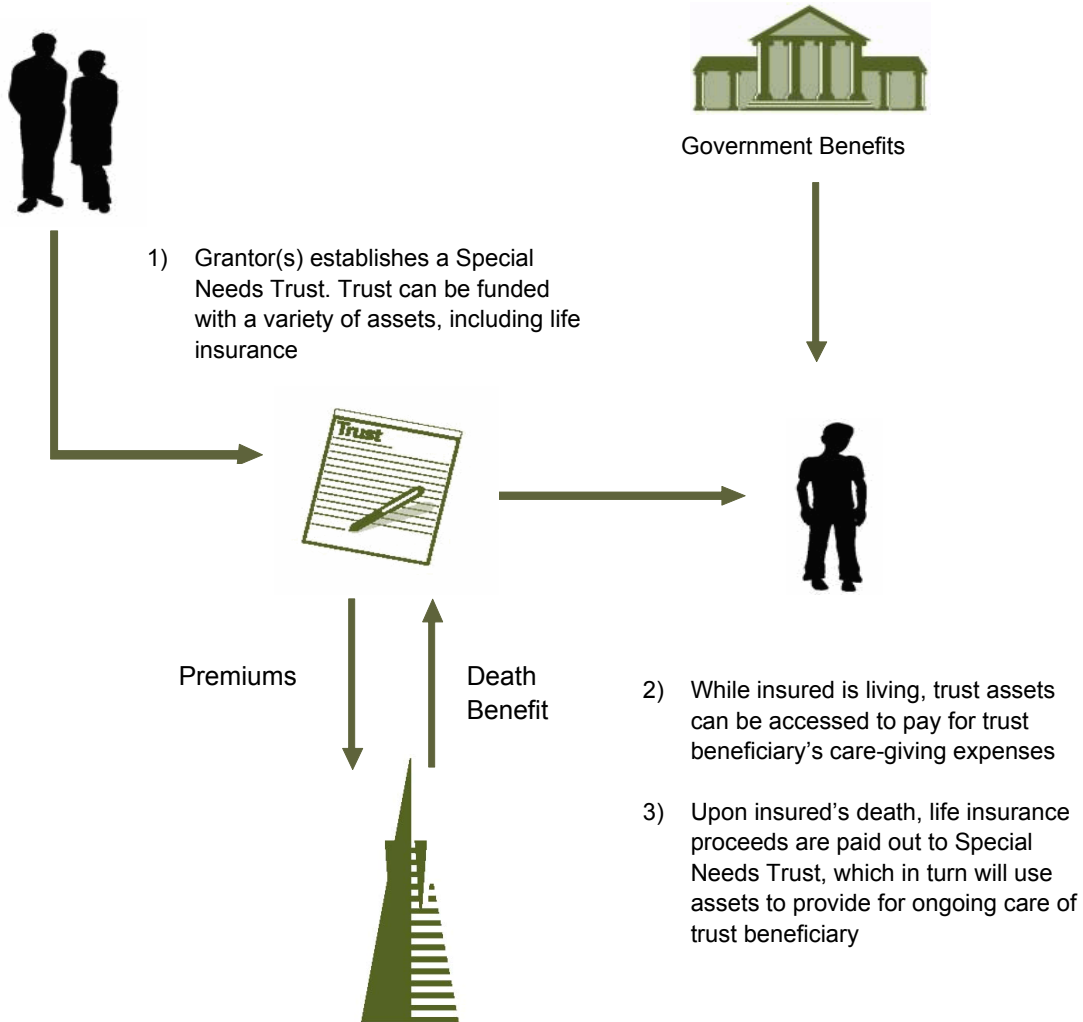


ILLUSTRATION IS NOT COMPLETE UNLESS ALL NUMBERED PAGES ARE INCLUDED. THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.

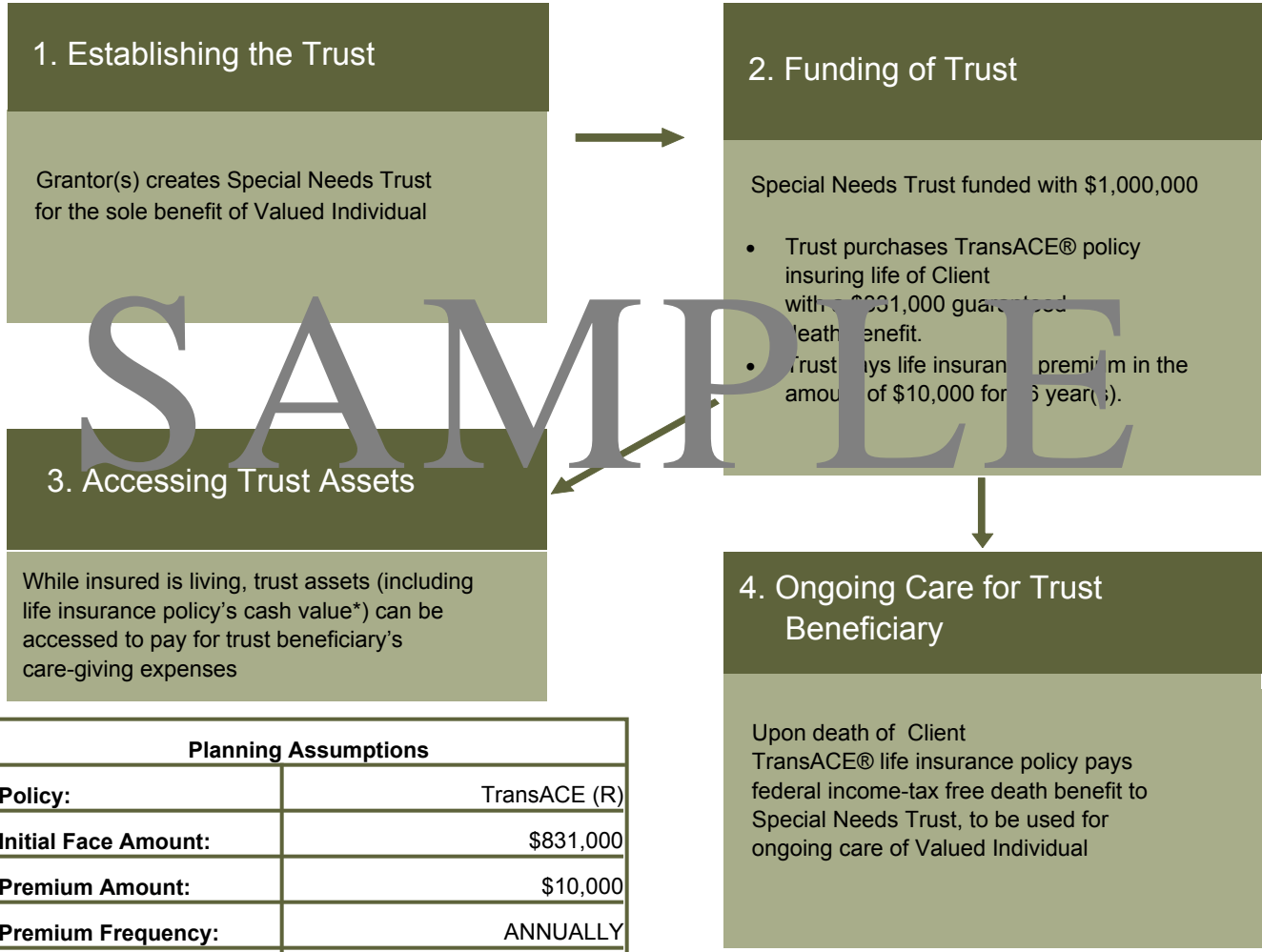


TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

Life Insurance Supplemental Illustration

How it Works for You:



SAMPLE

Planning Assumptions	
Policy:	TransACE (R)
Initial Face Amount:	\$831,000
Premium Amount:	\$10,000
Premium Frequency:	ANNUALLY
Number of Years:	56
Gender/Age:	MALE/ 55
Underwriting Status:	PREFERRED NON-SMOKER

* Loans and withdrawals will affect the cash value of the policy and could affect the death benefit. Amounts received on withdrawals and surrenders may be subject to federal income taxes and/or company-imposed surrender penalties.

ILLUSTRATION IS NOT COMPLETE UNLESS ALL NUMBERED PAGES ARE INCLUDED. THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.





TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

Life Insurance Supplemental Illustration

Summary of the Special Needs Trust

- Help family member with special needs receive quality care, even after you are gone
- Maintain eligibility for individual with special needs to receive state and federal assistance
- Ensure that your loved one will receive more care than basic care provided by government assistance programs
- Provide guidelines for where and how you want your disabled loved one to live - maintaining your values and standard of living

ILLUSTRATION IS NOT COMPLETE UNLESS ALL NUMBERED PAGES ARE INCLUDED. THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.





TRANSAMERICA LIFE INSURANCE COMPANY

TransACE®

Life Insurance Supplemental Illustration

This material was not intended or written to be used, and cannot be used, to avoid penalties imposed under the Internal Revenue Code. This material was written to support the promotion or marketing of the products, services, and/or concepts addressed in this material. Anyone to whom this material is promoted, marketed, or recommended should consult with and rely solely on their own independent qualified tax advisors regarding their particular situation and the concepts presented here.

TransACE® is a nonparticipating, flexible-premium universal life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form #1-12611107 (CVAT), Group Certificate #2-73636107 (CVAT) for certificates issued under a group policy issued to the Rhode Island National Consumer Protection Trust. Policy form and number may differ, and this policy may not be available in all jurisdictions.

TransACE® NY (Policy Form #3-12638107 CVAT) is a nonparticipating, flexible-premium universal life insurance policy issued by Transamerica Financial Life Insurance Company, Purchase, NY. This product is available only in New York.

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. In Missouri, suicide is no defense to payment of benefits unless the Company can show that the insured intended suicide at the time of application for coverage.

Transamerica Life Insurance Company, Transamerica Financial Life Insurance Company (collectively "Transamerica"), and their representatives do not give tax or legal advice. This material and the concepts presented here are provided for informational purposes only and should not be construed as tax or legal advice.

Discussions of the various planning strategies and issues are based on our understanding of the applicable federal income, gift, and estate tax laws in effect at the time of publication. However, these laws are subject to interpretation and change, and there is no guarantee that the relevant tax authorities will agree with Transamerica's views. Additionally, the information presented here does not consider the impact of applicable state laws upon clients and prospects.

Although care is taken in preparing this material and presenting it accurately, Transamerica disclaims any express or implied warranty as to the accuracy of any material contained herein and any liability with respect to it. This information is current as of February 2009.

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

OLA 1934 0309

ILLUSTRATION IS NOT COMPLETE UNLESS ALL NUMBERED PAGES ARE INCLUDED. THIS SUPPLEMENTAL ILLUSTRATION SHOWS NON-GUARANTEED VALUES. IT MUST BE ACCOMPANIED BY A BASIC ILLUSTRATION WHICH DETAILS TRANSAMERICA'S GUARANTEES AND REQUIRED PRODUCT DISCLOSURE.

