

## Important Changes to Our Benefit Increase Options

As you know, Transamerica LTC is committed to the long term care market. We believe that providing stand-alone long term care products represents a key element of any solid financial plan.

Transamerica LTC will continue to manage our products and offerings to help ensure their long term sustainability and maintain our position as a leader in the long term care industry.

To ensure we stay true to this objective, we're announcing the following two changes to our product portfolio effective March 9, 2015:

1. We are suspending sales of the 3% Compound Benefit Increase Option (BIO) Rider across all of our product lines: TransCare II<sup>®</sup>, TransCare III<sup>®</sup>, and Transamerica Secure<sup>®</sup>
2. We will discontinue commissions for sales of the 5% Compound BIO Rider.

All applications that include the 3% Compound BIO must be received by Transamerica LTC no later than close of business on **Friday, March 6, 2015**. You may continue to use the current application forms.

### **Why the change?**

These changes are consistent with our strategy to have sustainable products for the long term and reflect our ongoing commitment to the long term care market.

### **Worksite Sales**

If you are currently enrolling a worksite case, you may continue to enroll the case and offer the 3% Compound BIO Rider until the end of the open enrollment period. All re-enrollments are subject to the new modifications listed above.

### **Available BIOs Offered after March 9**

We will continue to provide our three additional BIOs to help your clients with the rising costs of long term care services.

- **Step-Rated Compound BIO:** This benefit automatically increases current benefit and premium amounts annually - including Maximum Daily Benefit, Pool of Money (less claims paid), and Remain at Home Benefit - based on the insured's original issue age.
- **Tailored BIO:** The insured's benefit amounts change as they enter different stages of life.
- **Deferred BIO:** This benefit enables insureds to add a Step-Rated CBIO or Tailored BIO at a later date.

To learn more about each of these benefits, [please view our BIO flyer here](#). In addition, look for upcoming online training sessions that discuss each of these BIOs in more detail.

Should you have any additional questions, [click here to view our FAQ document](#) or contact your Managing Agency or your assigned Regional Sales Director to find out just how competitive these alternative BIO options can be and how to position them.

### **LEARN MORE ABOUT OUR BIO OPTIONS**

Join Field Trainer Amanda Rutledge for a 15-minute PowerCrunch webcast that will refresh you

on our available Benefit Increase Options. We're offering this training at several times to help meet your busy schedule.

To register for one of the sessions below:  
visit <http://taltcevents.fugent.com/>. The password is **BIO**.

Wednesday, March 4, 11:00 a.m. Central Time  
Thursday, March 5, 1:00 p.m. Central Time  
Friday, March 6, Noon Central Time

Wednesday, March 11, 11:30 a.m. Central Time  
Thursday, March 12, 1:30 p.m. Central Time  
Friday, March 13, 12:30 p.m. Central Time

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