

**Transamerica TranSaver Video**

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**FADE IN:**

The bank's logo fills the screen for a few seconds, then:

**FADE TO:**

INT. FAMILY DINING AREA - NIGHT (VIGNETTE #1)

A HUSBAND and WIFE in middle age are discussing their finances at the dining table. Bills, financial statements, scratch pads, and pens and pencils are spread out in front of them. As we open, the wife finishes tallying some figures with her pocket calculator, as her husband looks on.

HUSBAND

Looks like another pretty good year.

WIFE

So what are we going to do with the cash?

HUSBAND

(shrugs)

We could buy some more CDs. . .

WIFE

Not again.

HUSBAND

What'd you have in mind, pork bellies?

WIFE

Something a whole lot safer.

She picks up a brochure from the table, hands it to him.

WIFE

Have you seen this? It came with our bank statement.

As he peruses the brochure, we can see the cover, with TranSaver logo.

HUSBAND

Hmmmm . . .

(reading)

“ . . . a flexible-premium Universal Life insurance policy . . . ”

(turning page)

“ . . . with cash value accumulation that earns interest . . . . The interest earned is tax-deferred until distribution under current Federal income tax law . . . ”

(looking up)

What's that mean in plain English?

WIFE

It means we pay no income tax unless we withdraw cash --

HUSBAND

-- Assuming we ever need the money --

WIFE

It's also income tax-free life insurance protection for the kids.

HUSBAND

You mean when we're gone, they don't pay income tax on the proceeds from the policy?

WIFE

(nods)

So they'll have more left for expenses and any estate taxes.

HUSBAND

(skeptical)

There's probably some minimum premium we have to pay that's way over our heads.

WIFE

Actually, we can start with as little as \$5000.

HUSBAND

(doing mental calculations)

That's manageable.

WIFE

And once we start paying our premiums, the money's available for the kids from day one.

HUSBAND

With any luck, we'll still be around when they have kids of their own.

WIFE

Knock on wood. And meanwhile, all that interest should really add up, since there's no income tax on it.

HUSBAND

What kind of interest rate does it pay, anyway?

WIFE

5% minimum, guaranteed.

HUSBAND

That's more than we get from some of our other investments.

WIFE

And none of them offers income tax-free life insurance.

The husband picks up the TranSaver brochure.

HUSBAND

They got that one right.  
(glances at brochure, turns a few pages  
paraphrases copy)  
. . . for people who prefer to pass on as much of  
their estate as possible to their heirs income tax-  
free . . .

WIFE

Know anybody who doesn't?

As they share the moment, we:

**FADE TO:**