

MEDICARE SUPPLEMENT INSURANCE

POSITIONING AND MESSAGING FRAMEWORK



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| BACKGROUND | Target Audience | Age 64.5 newly eligible for Medicare | Younger demographic, newly eligible for Medicare due to disability | Disenrollees from Medicare Advantage Plans | Existing Medicare Supplement Customers who are switching carriers or plans |
| | Target Audience Description | | (varies by state) | | |
| | Customer Needs | Fills gaps in coverage from Medicare (co- insurance, deductible, etc.) <ul style="list-style-type: none"> Control and predictability for medical costs Flexibility of choice/customizable (keep their doctors) Choose their level of coverage | Fills gaps in coverage from Medicare (co- insurance, deductible, etc.) <ul style="list-style-type: none"> Control and predictability for medical costs Flexibility of choice / customizable (keep their doctors) Choose their level of coverage | Fills gaps in coverage from Medicare (co- insurance, deductible, etc.) <ul style="list-style-type: none"> Control and predictability for medical costs Flexibility of choice / customizable (keep their doctors) Choose their level of coverage | Pricing and plan structures that are easy to understand <ul style="list-style-type: none"> Seeking a cost benefit |

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| POSITIONING & MESSAGING | Headline | With more than a century of experience, Transamerica brings service, flexibility, and predictability to help you fill the gaps on your Medicare Part A and B coverage. | | | |
| | Subhead | | | | |
| | Positioning Statement/ Product Intro | You've worked hard to earn your Medicare benefits, with Transamerica's Medicare Supplement insurance you'll have control and the coverage that needed to enjoy the benefits you've earned. | With no network constraints and variety of coverage options, Transamerica Medicare Supplement Insurance offers the coverage you need and with a fixed-income-friendly pricing structure. | With no network constraints, a predictable cost structure, and a variety of available plan options, Transamerica Medicare Supplement Insurance offers both flexibility and reliability. | Competitive pricing and reliable service from a brand with over a century of experience in the insurance industry. |
| Differentiating Messaging (RTB) | <ul style="list-style-type: none"> Easy to understand Predictable/ budget-friendly | <ul style="list-style-type: none"> Predictable/ budget-friendly Flexibility (no network constraints) | <ul style="list-style-type: none"> No referrals required for specialists Flexibility (no network constraints) | <ul style="list-style-type: none"> Brand recognition Competitive cost | |

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| KEY BENEFITS | Key Benefits | <ul style="list-style-type: none"> Competitive pricing Trusted brand with over a century of experience Easy to understand coverage options Predictable fixed income friendly pricing Flexibility (no network constraints) Multiple coverage options available to fit your needs | <ul style="list-style-type: none"> Competitive pricing Flexibility (no network constraints) No referrals needed for specialists Predictable fixed income friendly pricing Multiple coverage options available to fit your needs | <ul style="list-style-type: none"> Competitive pricing Predictable fixed income friendly pricing Trusted brand with over a century of experience Easy to understand Flexibility (no network constraints) Easy to understand coverage options | <ul style="list-style-type: none"> Competitive pricing Trusted brand Excellent customer service Predictable fixed income friendly pricing |
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| KEY FEATURES | Quick Pitch | Reliable coverage you can understand with the peace of mind that you are protecting your budget | Flexibility to choose the coverage you need and keep the doctors you trust with the peace of mind that you can protect your budget | Reliable coverage you can understand with predictable cost and the freedom to choose your level of coverage and doctors | Competitive pricing and peace of mind in working with a company that has earned your trust over a century |
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