

# QUICK FACTS

## TERM LIFE INSURANCE

### TRENDSETTER® LB (LIVING BENEFITS)

Trendsetter® LB is guaranteed initial level premium term life insurance with Chronic, Critical and Terminal Illness Accelerated Death Benefits (ADB) inherent in the products, subject to state availability. Trendsetter LB provides living benefits and death benefits in one life insurance solution, for clients who want an extra level of protection for their loved ones' financial security.

#### Chronic Illness Accelerated Death Benefits

- Allows the policyholder to accelerate up to 24% of the policy face amount per year when he or she is determined by a licensed health care practitioner to be unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for a period of 90 consecutive days, or to be suffering from severe cognitive impairment for a period of 90 consecutive days or more.<sup>1</sup>
- The maximum amount that can be accelerated over the lifetime of the insured is the lesser of 90% of the face amount of the policy or \$500,000, and the minimum face amount that can be accelerated is \$1,000 annually.

#### Critical Illness Accelerated Death Benefits

- Enables the policyholder to accelerate his or her death benefit in advance of death when he or she is determined by a licensed physician to have suffered a critical health condition, such as cancer, heart attack, stroke, a major organ transplant, end stage renal failure, Amyotrophic Lateral Sclerosis (ALS), blindness, or paralysis due to the loss of two or more limbs.<sup>2</sup>
- The maximum amount that may be accelerated is the lesser of 90% of the face amount of the policy or \$500,000, and the minimum face amount that may be accelerated is \$2,500.

#### Terminal Illness Accelerated Death Benefits

- Provides the ability to accelerate a portion of the policy's death benefit as a lump sum payment in advance of death when a licensed physician has diagnosed the insured to have less than 12 months to live.<sup>3</sup>
- The maximum amount that can be accelerated is the lesser of 100% of the face amount of the policy or \$500,000, and the minimum face amount is \$5,000.

### PORTFOLIO-AT-A-GLANCE

Band	Face Amounts	Term	Ages <sup>4</sup>	Risk Classes
Band 1	\$25,000-\$99,999	10	18-60	<b>Non-Med:</b> Standard (NS/S) Standard Express (NS/S)
		15	18-60	
		20	18-60	
		25	18-60 (NS), 18-49 (S)	
		30	18-50 (NS), 18-40 (S)	
Band 2	\$100,000-\$249,999	10	18-80	<b>Non-Med to Age 60 (Fully Underwritten 61-80):</b> Standard (NS/S) Standard Express (NS/S)  <b>Fully Underwritten:</b> Preferred Choice (ages 18-80)
		15	18-75 (NS), 18-73 (S)	
		20	18-70 (NS), 18-65 (S)	
		25	18-63 (NS), 18-57 (S)	
		30	18-57 (NS), 18-46 (S)	
Band 3	\$250,000-\$499,999	10	18-80	<b>Fully Underwritten:</b> Preferred Plus Standard Plus Preferred (NS/S) Standard (NS/S)
		15	18-75 (NS), 18-73 (S)	
		20	18-70 (NS), 18-65 (S)	
		25	18-65 (NS), 18-60 (S)	
		30	18-58 (NS), 18-53 (S)	
Band 4	\$500,000-\$999,999	10	18-80	<b>Fully Underwritten:</b> Preferred Plus Standard Plus Preferred (NS/S) Standard (NS/S)
		15	18-75 (NS), 18-73 (S)	
		20	18-70 (NS), 18-65 (S)	
		25	18-65 (NS), 18-60 (S)	
		30	18-58 (NS), 18-53 (S)	

## Competitive Advantages

- **Non-Med Rate Bands:**<sup>5</sup> Non-med underwriting for face amounts up to \$249,999.
- **Industry-Low Face Amounts:** Minimums at only \$25,000.
- **Five Initial Guaranteed Level Premium Options:** 10, 15, 20, 25 and 30-year initial level premiums.
- **Transamerica Opportunity Programs (TOP & TOP Plus):**<sup>6,7,8</sup> No medical exam required on qualifying applications for up to \$999,999.
- **Income Protection Option (IPO):** A no-cost option that provides the flexibility to structure the death benefit as a guaranteed monthly income stream with optional initial and final lump sum payouts to one or more beneficiaries. Can be modified prior to the death of the insured.
- **Monthly Disability Income Rider (MDI):**<sup>9</sup> Provides a monthly benefit for up to two years in the event of a total disability.
- **Advanced Premium Options:** An owner may choose to pay premiums in advance for a cost reduction of his or her future premiums.
- **Convertibility:** The ability to convert to a permanent policy made available for that purpose at the time of conversion, up to the earlier of the end of the initial level premium period or the insured's 70<sup>th</sup> birthday (75<sup>th</sup> for Preferred Plus class).

State Availability	Application
Subject to approval. Policies, riders and/or accelerated death benefits may not be available in all jurisdictions.	APA40
Trendsetter LB is not available in New York.	Non-med applications also require the MPN-1 non-med supplement, and we will obtain MIB, MVR, script checks and possibly PHI or APS, depending on the case.
Endorsements	Riders
Conversion	Waiver of Premium (WP)
Income Protection Option (IPO)	Children's Insurance (CIR)
	Accidental Indemnity (AI)
	Monthly Disability Income (MDI)

<sup>1</sup>The policyholder may accelerate a portion (not to exceed 24% per year or the lifetime 90% maximum) of the face amount up to a maximum of \$500,000. The actual amount received will be determined at the time of claim. Benefit amounts are discounted based on factors including the severity of the illness and the insured's life expectancy, and are reduced by applicable administration fees and the discounted value of future premiums. The policy must be in force two years before benefits are available.

<sup>2</sup>Please see the policy for complete definitions of these conditions. The actual amount received will be determined at the time of claim. Benefit amounts are discounted based on factors including the severity of the illness and the insured's life expectancy, and are reduced by applicable administration fees and the discounted value of future premiums. Benefits will not be available during the first 30 days the policy is in force unless the critical illness results from accidental injury.

<sup>3</sup>The actual amount received will be determined at the time of claim. Benefit amounts are based on discounted values and are reduced by any applicable administration fees.

<sup>4</sup>Maryland has unique issue ages. Please refer to the Trendsetter LB Product Guide (form number OL 3016) for details.

<sup>5</sup>The \$25,000 to \$99,999 rate band (Band 1) and the \$100,000 to \$249,999 rate band (Band 2) on Trendsetter® LB are available on the Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker and Standard Express Smoker risk classes on a non-med basis. Face amounts and/or ages above these limits are available on a fully underwritten basis. Non-med requirements include the application, non-medical application supplement (part 2), MIB, Script Check and possible PHI and/or APS.

<sup>6</sup>This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, non-medical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Program is subject to withdrawal at any time without notice from the Company.

<sup>7</sup>Previous policy must be from our list of qualifying carriers including Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company.

<sup>8</sup>Program available on ages 18-60 for TOP and 18-50 for TOP Plus. Trendsetter LB 10 is not eligible for TOP or TOP Plus.

<sup>9</sup>Subject to state availability. Not available on Trendsetter LB 10.

Trendsetter® LB is term life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. TL19. **Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

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