



PROTECTION. VALUE. CONVENIENCE.

TERM LIFE INSURANCE
FROM TRANSAMERICA LIFE INSURANCE COMPANY



LIFE INSURANCE ON YOUR TERMS

TRENDSETTER®
SERIES

Protection for Those Who Expect the Unexpected

Predicting the future is an impossible task, and financial safety nets may be hard to come by. Now more than ever, heads of households worry about whether their families could make ends meet if something were to happen to them. In fact, a staggering 7 out of 10 families with children under 18 would have trouble paying the bills if the household breadwinner passed away unexpectedly.¹ The good news is that there's a solution.

Life Insurance—A Guaranteed Safety Net

Life insurance is one of the most cost-effective safety nets available to families seeking to provide financial security in the event of an unexpected death. And term life insurance is a particularly attractive, straightforward solution. It can give you a large amount of coverage for a low monthly cost, and is also one of the few areas where you can still find guarantees in today's challenging economy.

WHY TERM LIFE INSURANCE?

Term life insurance has the versatility you need to provide the right type and amount of coverage for your specific stage in life. Typical life events that increase the need for protection include:

- Purchase of a new home
- Planning for a child's education
- Income protection
- Marriage
- Birth of a child

Introducing the Trendsetter® Series—Coverage That Fits Your Life

Transamerica Life's Trendsetter® Series features the versatility of Trendsetter® Super and the convenience of Trendsetter® Express, and combines all the benefits of term life insurance with policy choices that can be compatible with your needs. You can choose from different guaranteed initial premium options, coverage amounts and policy riders to create the term life coverage that best fits your overall financial plan.

Trendsetter Super offers cost-effective monthly payments, coverage options for those in their mature years, the ability to get a policy for amounts of \$25,000 to \$99,999 without the need for a medical exam,² and a Return of Premium (ROP) rider that allows you to get money back at the end of your level premium period.³

Trendsetter Express offers greater amounts of non-medical coverage (up to \$249,999),⁴ and a range of riders and options for additional policy customization, including a Monthly Disability Income (MDI) Rider that provides up to two years of income if you become disabled.⁵

Easy and Economical Coverage You Can Depend On

- **Protection to meet your needs:** Choose from competitively-priced monthly payment options for the amount of time you need coverage, from 10, 15, 20, 25 or 30 year periods, on coverage amounts as low as \$25,000. Available on Trendsetter Super and Trendsetter Express.

- **Coverage without a medical exam:** Get coverage in amounts of \$25,000 to \$249,999 without a doctor visit or medical exam. Available on Trendsetter Super up to \$99,999, and on Trendsetter Express up to \$249,999.
- **Income Replacement:** Our Income Protection Option, allows you to set up your death benefit to pay out as monthly payments to your loved ones for up to 25 years after your death, mirroring how your income flows into your household. You can also leave lump sums at the beginning or end of the income payment period. Available on Trendsetter Super and Trendsetter Express.



The Transamerica Advantage: Stability and Strength to Transform Your Tomorrows

When it comes to choosing a life insurance company, you want one you can depend on—a company who will be there if and when the time comes for your life insurance benefit to be paid. Transamerica Life is a company you can trust. For more than 100 years, people have turned to Transamerica to ensure the future financial security of their families.⁶

To find out more about protecting your family's financial future with a Trendsetter[®] policy from Transamerica, contact your life insurance professional or Transamerica today.

¹LIMRA (2010). Household Trends in U.S. Life Insurance Ownership.

²The \$25,000 to \$99,999 rate band on Trendsetter Super[®] (Band 1) is only available on the Standard Nonsmoker and Standard Smoker risk classes on a non-med basis with the following specifications: For issue ages 18-60, the policy can be issued on a non-med basis for face amounts between \$25,000 and \$99,999. For issue ages 61 to 70, the policy can be issued on a non-med basis for face amounts between \$25,000 and \$50,000. Face amounts and/or ages above these limits are available on a fully underwritten basis.

³Provides for return of 100% of eligible premiums at the end of the initial level premium period. Excludes substandard and other rider premiums. Only available on Trendsetter Super 20 and Super 30.

⁴The \$25,000 to \$99,999 rate band (Band 1) and the \$100,000 to \$249,999 rate band (Band 2) on Trendsetter Express[®] are available on the Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker and Standard Express Smoker risk classes on a non-med basis. Non-med requirements include the application, non-medical application supplement (part 2), a Medical Information Bureau release form, prescription check and a possible personal history interview and/or an Attending Physicians Statement.

⁵Not available on Trendsetter Express 10 or Trendsetter Super Series.

⁶Transamerica Life Insurance Company continues the tradition of service established in 1906 when the original Transamerica life insurance company was founded.

Trendsetter[®] Super Series (Policy Form Nos. 1-322 11-107, 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107) and Trendsetter[®] Express (Policy Form Nos. ICC 12 TL18 or TL18) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **Premiums increase annually starting in year 2 for yearly renewable term, 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 forms and numbers may vary and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. 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.



Transamerica Life Insurance Company

an **AEGON** company