

PREPARING FOR THE JOURNEY

A FIELD GUIDE TO TRANSAMERICA'S TRENDSETTER® LB

TRANSAMERICA®





TRENDSETTER® LB

A TERM LIFE INSURANCE POLICY WITH LIVING BENEFITS

Most people buy life insurance to leave a financial legacy for those left behind, but what if you suffer from a heart attack, cancer, or stroke, and continue living? It could cause serious financial hardship for you or your family.

That's where the Trendsetter LB comes in.

Offering death benefit protection, up to $2 million, as well as living benefits, the Trendsetter LB allows you early access to the policy's death benefit in the event of a qualifying chronic, critical, or terminal illness, while you're alive.

It's life insurance for the living.



ARE YOU PREPARED?

HOW MUCH COULD AN ILLNESS SET YOU BACK?

Life insurance with living benefits can help you when you need it the most—helping to fill the gaps a health insurance policy doesn't cover, especially non-medical expenses, such as a mortgage, car, groceries, etc.

Use this tool to see how expenses can add up, should the unexpected happen.

Child care	$ _____	Unexpected costs	$?
Education	$ _____	Loss of income	$?
Loans	$ _____	Hospital bills	$?
Transportation	$ _____	Medical treatment	$?
Clothing	$ _____		
Housing	$ _____		
Food	$ _____		

$ _____ + $ _____

TOTAL MONTHLY EXPENSES **TOTAL UNEXPECTED EXPENSES**

$ _____

TOTAL EXPENSES

This worksheet is intended as a tool to assist you in determining the approximate amount of life insurance coverage you need if death occurred today. It is not a recommendation for specific coverage amounts. The actual amount of life insurance needed to help meet the financial needs of your family depend on many factors. You are responsible for selecting the appropriate amount of coverage. Calculations are dependent on user input. No life insurance is in force until application is completed and accepted by issuing insurance company. This material was prepared for general distribution. It is being provided for informational purposes only and should not be viewed as an investment recommendation. If you need advice regarding your particular investment needs, contact a financial professional.

FLEXIBILITY TO FIT YOUR NEEDS

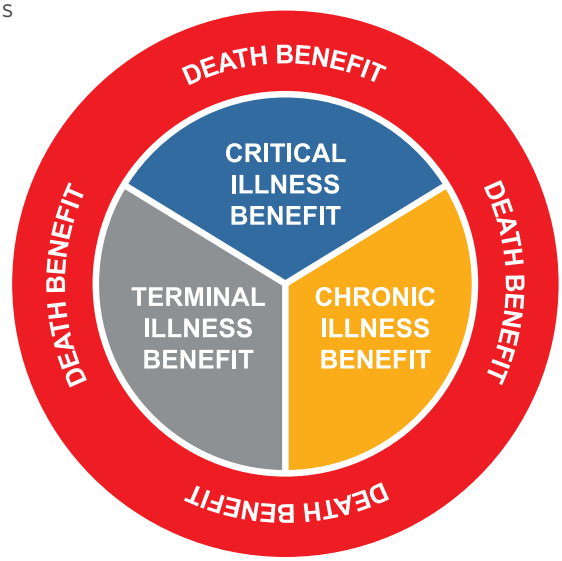
The Trendsetter® LB can give you early access to the policy's death benefit, should you experience a qualifying chronic, critical, or terminal illness such as stroke, cancer, heart attack, or paralysis.

When you're planning for the future, it's good to know you have protection when you and your family need it most, whether that means accessing your benefits while living or at the time of death.

Choose the option that best fits you and your family's goals and budget, with initial guaranteed level term periods of 10, 15, 20, 25, or 30 years.

Trendsetter LB offers face amounts from $25,000 to $2 million, with up to $1.5 million available for acceleration of living benefits.** You can get up to $249,999 without a medical exam. Keep in mind, the issuance of the policy may depend upon the answers to the health questions on the application.

Customize the policy to fit your lifestyle with different coverage amounts, term periods, and optional add-ons.



PRODUCT FEATURES

Available for issue ages:
18-80

Coverage available:
$25,000 to $2 million

Non-med underwriting* available:
Up to $249,999*

Choice of level term periods:
10, 15, 20, 25, or 30 years

AUTOMATICALLY INCLUDED

- Terminal Illness ADB
- Chronic Illness ADB
- Critical Illness ADB

OPTIONAL RIDERS

- Monthly Disability Income Rider
- Income Protection Option (IPO)
- Disability Waiver of Premium Rider
- Children's Insurance Rider
- Accidental Death Benefit Rider

Life insurance with living benefits can help you when you need it the most.

* Age and risk class limitations apply.
** Payouts for living benefits will be lower than the amounts accelerated.





HOW LIVING BENEFITS WORK

Illness isn't something anyone wants to think about, but life happens. Take a look at the following examples to see how the Trendsetter LB may help should the unexpected happen.

See them in action.





CHRONIC ILLNESS

Having a chronic illness means you're unable to perform two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting, and transferring) without assistance or you're severely cognitively impaired for a period of at least 90 days.

MEET SARAH

At 35, Sarah had been saving for years and was thrilled to buy her first home. During that time, her friend told her about the Trendsetter LB. She realized for under $29 per month she could purchase a 30-year term life policy with an initial face amount of $300,000. She knew she could access the living benefits to help pay her mortgage, medical bills, groceries, or any other expenses if she suffered from a qualifying illness.

Seven years later Sarah was involved in a car accident, resulting in a serious back injury that made it difficult to do everyday tasks. While she struggled to recover, only three years later she was diagnosed with a chronic illness.

Since Sarah had a Trendsetter LB policy, she was able to accelerate her death benefit. After paying just $3,436.80 in premiums, she was able to get a cash payout of $24,252.88. She used the cash to help pay her mortgage and medical expenses. Sarah can't imagine what would have happened if she hadn't bought the policy.

SARAH'S LIVING BENEFITS IN ACTION

ILLUSTRATED SCENARIO

Profile:	Female, Age 35, Preferred Plus, Nonsmoker
Initial face amount:	$300,000
Monthly premium:	$28.64
Event:	Accidental injury at age 42
Life expectancy impact:	Moderate
ADB min/max:	
Maximum:	24% of face amount per year, up to a policy maximum of the lesser of 90% of the face amount or $1,500,000
Minimum:	$1,000
Cash payout from ADB:	
Age 45:	$24,252.88
Age 46:	Reassessed each year
Face amount remaining after ADB exercised:	
Age 45:	$227,991
Age 46:	Reduced if ADB exercised
Premiums paid to age 45:	$3,436.80

Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining.
The payouts and results of the illustrated example shown above may vary by state.





CRITICAL ILLNESS HEART ATTACK

Being critically ill means you've been diagnosed with a health condition such as a heart attack, stroke, cancer, end stage renal failure, ALS, a major organ transplant, blindness or paralysis resulting from specific underlying conditions.

If you live in California, critically ill means you've been diagnosed after the Rider Date with a medical condition that would, in the absence of treatment, result in your death within 12 months.

MEET EVA

Eva always dreamed of owning her own small business, and at age 40 she finally made it happen with the help of a loan of $250,000. That spurred her decision to purchase a Trendsetter LB 25-year term life policy for the same face amount as her loan, in case anything unexpected should happen to her. She couldn't believe the premium payments were under $45 per month.

Eight years later, Eva suffered a serious heart attack, and that critical illness diagnosis had a major impact on her life expectancy. She was happy she had the ability to access funds by accelerating her death benefit in order to help with her medical bills.

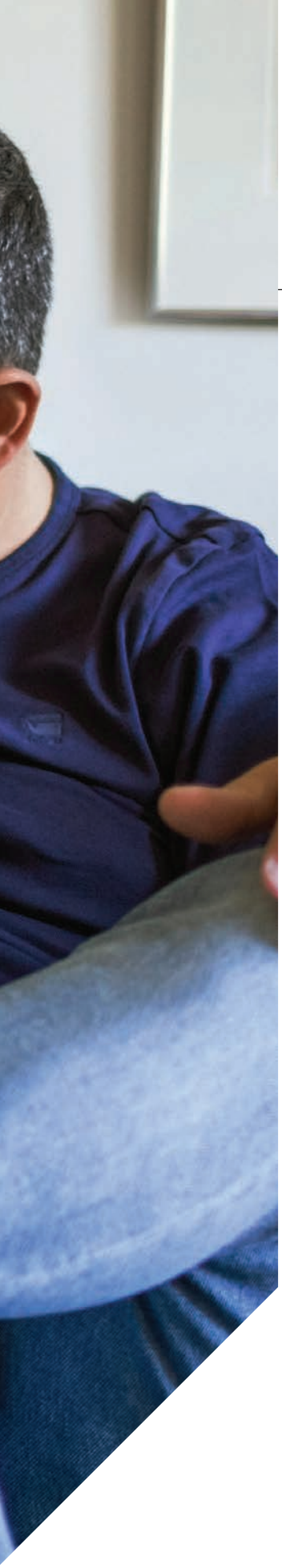
EVA'S LIVING BENEFITS IN ACTION

ILLUSTRATED SCENARIO

Profile:	Female, Age 40, Standard, Nonsmoker
Initial face amount:	$250,000
Monthly premium:	$44.51
Event:	Heart attack at age 48
Life expectancy impact:	Severe
ADB min/max: **Maximum:** **Minimum:**	 The lesser of 90% of the policy face amount or $1,500,000 $2,500
Cash payout from ADB: **Age 48:**	 $150,386.50
Face amount remaining after ADB exercised:	$25,000
Premiums paid to age 48:	$4,272.96

Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining.
The payouts and results of the illustrated example shown above may vary by state.





CRITICAL ILLNESS ORGAN TRANSPLANT

MEET MICHAEL

As the father of two young children and a successful executive, Michael wanted to make sure his children would be secure should something unexpected happen to him. He purchased a Trendsetter LB 15-year term life policy in the amount of $1 million. The premium payments were under $174 per month and fit in his budget.

Five years later, Michael suffered a devastating fall while working on his house and he needed a major organ transplant as a result. That accidental injury had a severe impact on his life expectancy. Michael chose to accelerate a portion of his death benefit right away, which helped pay for things like his ambulance transportation, organ transplant, and hospital stay. He's thankful he still has a portion of his death benefit left for his children, should he pass away too soon.

MICHAEL'S LIVING BENEFITS IN ACTION

ILLUSTRATED SCENARIO

Profile:	Male, Age 50, Preferred, Nonsmoker
Initial face amount:	$1 million
Monthly premium:	$173.72
Event:	Accidental injury at age 55
Life expectancy impact:	Severe
ADB min/max: **Maximum:** **Minimum:**	 The lesser of 90% of the policy face amount or $1,500,000 $2,500
Cash payout from ADB: **Age 55:**	 $667,651.97
Face amount remaining after ADB exercised: **Age 55:**	 $100,000
Premiums paid to age 55:	$10,423.20

Premiums will be reduced proportionately and will continue to be payable on the reduced face amount remaining.
The payouts and results of the illustrated example shown above may vary by state.





TERMINAL ILLNESS

Having a terminal illness means you have a life expectancy of 12 months or less.

MEET ROBERT

At 45, Robert earned $50,000 a year and thought it was time to get his finances in order. He was advised to get coverage 10 times his income, so he purchased a Trendsetter LB 20-year term life policy in the amount of $500,000 for only $69.23 per month.

Sadly, eight years later Robert was diagnosed with pancreatic cancer and was told he had eight months to live. Though a heartbreaking diagnosis, Robert took comfort knowing he was entitled to accelerate 100% of his death benefit immediately.

ROBERT'S LIVING BENEFITS IN ACTION

ILLUSTRATED SCENARIO

Profile:	Male, Age 45, Preferred Plus, Nonsmoker
Initial face amount:	$500,000
Monthly premium:	$69.23
Event:	Pancreatic cancer at age 53
Life expectancy impact:	Severe
ADB min/max: **Maximum:** **Minimum:**	 The lesser of 100% of the policy face amount or $1,500,000 $5,000
Cash payout from ADB: **Age 53:**	 $462,612.96
Face amount remaining after ADB exercised: **Age 55:**	 $0
Premiums paid to age 53:	$6,646.08

The payouts and results of the illustrated example shown above may vary by state.

FREQUENTLY ASKED QUESTIONS

Q: WHY IS LIFE INSURANCE WITH LIVING BENEFITS SO POPULAR?

A: Most life insurance policies only protect your family after you pass away. The Trendsetter LB does that, plus provides you valuable access to accelerate your death benefit while you are alive. People see this as a smart way to have funds they need without having to access a retirement fund, such as a 401(k), or liquidate CDs.

Q: HOW CAN I USE THE MONEY?

A: It's up to you! You can pay for care or treatment that may not be covered by your health insurance plan, replace income lost as a result of your illness, provide for in-home care or facility needs, or bring the entire family together during a difficult time.

Q: WHAT IS THE DIFFERENCE BETWEEN LIVING BENEFITS ON A LIFE INSURANCE POLICY AND ACCELERATED DEATH BENEFITS?

A: Living benefits and accelerated death benefits are terms used interchangeably on a life insurance policy. Both offer access to funds that can be used for chronic, critical, and terminal illnesses. When you choose to use your living benefits, you are accelerating your life insurance policy's face amount, so you can use the funds while you are alive.

Q: WHAT IS NON-MED UNDERWRITING?

A: Non-med or non-medical underwriting means that you do not have to provide a blood or urine sample or have a paramedical exam. This option is available only for a Trendsetter LB policy with coverage between $25,000 to $249,999 and up to age 60.



Q: HOW MUCH MONEY WILL I RECEIVE IF I CHOOSE TO ACCELERATE MY FACE AMOUNT?

A: There are several factors that determine the amount of money you'll receive.

THESE FACTORS INCLUDE:

- The face amount you choose to accelerate from your policy.
- Your life expectancy, which is based on age and overall medical condition, as determined by Transamerica.
- Accelerated benefit interest rate in effect (used to determine the present value of future benefits and premiums).
- Any administrative fees assessed.

The longer you're expected to live, the lower the benefit you will receive. The shorter you are expected to live, the higher the benefit you'll receive.

Q: WHO ARE THE LIVING BENEFITS PAID TO?

A: The funds paid out under a living benefit claim are paid to you, the policy owner, not the named beneficiary.

Q: CAN I FIND OUT WHAT THE LIVING BENEFIT PAYOUT WILL BE BEFORE FILING FOR A CLAIM?

A: Yes. A quote is always provided in response to a claim before you make a final decision to actually use a claim. After the remaining life expectancy is determined, a payout quote can be provided, then you can decide on the best course of action.

Q: CAN I USE ONLY A PORTION OF MY BENEFITS, INSTEAD OF THE FULL AMOUNT AVAILABLE?

A: Yes. You don't have to use the full amount; however, chronic illness benefits may be claimed only once per year.

Q: IF I USE PART OF THE LIVING BENEFITS FROM MY POLICY, DO THE REST OF THE BENEFITS GO AWAY?

A: No. Any benefit value not accelerated will remain as the face amount for your beneficiaries to receive. For example, if you choose to accelerate 90% of your face amount of $200,000, you'll still have 10% or $20,000 remaining.

Q: WHAT IF I USE ALL OF MY LIVING BENEFITS; WILL THERE BE ANYTHING LEFT FOR MY LOVED ONES UPON MY DEATH?

A: The maximum amount you can accelerate for critical or chronic illness is 90% of the face amount or $1,500,000, whichever is less. Therefore, you'll have a minimum of 10% of your face amount remaining for your loved ones upon death. If you accelerate the benefits for a terminal illness, you can accelerate 100% of the face amount or $1,500,000, whichever is less. If you choose to accelerate 100%, there will be no benefits remaining at the time of death.



FREQUENTLY ASKED QUESTIONS

(continued)

Q: WHAT HAPPENS IF I QUALIFY FOR BOTH THE CRITICAL AND CHRONIC ILLNESS BENEFITS?

A: When you make a claim, you have the option to file the claim under the critical option or the chronic option, but not both.

Q: WILL MY PREMIUMS REMAIN THE SAME EACH YEAR?

A: Your premiums will remain the same for the initial guaranteed level period, or the term. Trendsetter LB offers several options for you to choose from: 10, 15, 20, 25, or 30 years.

If you choose to keep the policy after your initial term period, premiums will increase annually after the term is over. If the accelerated death benefit is used, the premiums will be adjusted based on the new face amount.

Q: CAN I CONVERT A TRENDSETTER LB TERM POLICY TO OTHER TRANSAMERICA LIFE INSURANCE PERMANENT PRODUCTS?

A: Yes. You can change the LB policy to a permanent life insurance policy that's available from Transamerica Life Insurance Company at the time of conversion. This conversion option must be used before the earlier of the end of the level premium period or your 70th birthday (75th birthday for Preferred Plus class).



WHY TRANSAMERICA?

While you'll never know when the unexpected could happen, we can help you plan for it. We're passionate about helping you and your family achieve financial well-being at every stage of life.

Contact a Transamerica insurance professional today. Together we'll create solutions to help you have a bright financial future.

Transamerica.com

We're passionate about helping you and your family achieve financial well-being at every stage of life.

TRANSAMERICA®

Protect yourself and the ones you love.

Learn More

Transamerica.com



State variations may apply.

Benefits provided through the Living Benefits, including the critical, chronic and terminal illness accelerated death benefits, are subject to certain limitations and exclusions. Amounts payable under the benefits vary based in part on the nature and severity of the Insured's health condition and the Insured's remaining life expectancy at the time of the acceleration as determined by the company. Refer to the policy or riders for complete details.

For demonstration purposes, each illustrated scenario assumes a discount rate of 8 (6% in California) and a $350 administrative fee as of January 1, 2012, that is subject to future increases in the Consumer Price Index. The discount rate used will be the greater of the current yield on 90-day U.S. Treasury bills and the Moody's Corporate Bond Yield.

Certain riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please consult a Transamerica agent.

Trendsetter® LB is a term life insurance policy, Policy Forms ICC17 TL21, TL21 0417, TL19 CA 0417 issued by Transamerica Life Insurance Company, Cedar Rapids, IA. 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 and the riders 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.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company.

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