



TRENDSETTER[®]

SUPER SERIES

Product Overview



TRANSAMERICA[®]



HOW DO I KNOW WHEN IT'S TIME FOR LIFE INSURANCE?

Specifically, there are a number of key moments in life that may trigger the need for term life insurance, including:

GETTING MARRIED

Even if your spouse is working, he or she could still find it difficult to pay for items such as funeral expenses, credit card bills, and mortgage payments on his or her own.

THE BIRTH OF A CHILD

You'll want to help preserve your children's way of life, as well as assist with future expenses such as college educations, their wedding days, and more.

BUYING A HOME

The purchase of your first home can be one of the most exciting events for a family. However, it also points out the need to make sure that your family can keep that anchor and continue to make the mortgage payments.

AGING FAMILY MEMBERS

If not now, perhaps in the future, older relatives might rely on your help in providing funds for assisted living, medical expenses, or other issues.

Suddenly, life insurance makes sense. There's often a moment when it all becomes clear—maybe it's holding that baby in your arms, reciting your wedding vows, or being handed the keys to your first home.

These are the moments when you quickly understand how precious life is—and protecting the ones you love is your priority. While no one can live forever, there is a smart way to help make sure your way of life goes on for those you love—term life insurance from Transamerica Life Insurance Company.

YOU'RE NOT JUST HELPING YOUR FAMILY TO SURVIVE. YOU'RE HELPING THEM TO LIVE.

Generally speaking, if someone else depends on you financially, you should consider term life insurance as a way to help protect their future.

Term life insurance can be a smart, cost-effective way to help provide for your loved ones so they will have the money to pay for things like a mortgage, college tuition, or other living expenses that might be difficult for them to manage without your financial help.

What type of term life insurance is right for me?

Transamerica Life Insurance Company offers a variety of term life insurance products from which to choose:

Trendsetter® Super Series term life insurance offers guaranteed level premiums for 1, 10, 15, 20, 25 or 30 years. These policies have the option to convert to permanent coverage.

ADDITIONAL BENEFITS AVAILABLE:

Waiver of Premium Rider

In the event of total disability before the policy anniversary nearest the insured's age 60 and after the total disability has continued uninterrupted for a waiting period of no less than six months, premiums will be waived retroactively from the beginning of the disability. Premiums will continue to be waived for the duration of the total disability.

TRENDSETTER® SUPER SERIES

Return of Premium Rider

(Intermediate Endowment Benefit Rider)

This rider provides for the return of 100% of eligible premiums at the end of the initial level premium period. It is available on Trendsetter® Super 20 and Trendsetter® Super 30. This rider is only available at issue and is not available if the base policy has Waiver of Premium. Eligible premiums are the base policy premium, ROP rider premium, policy fee, and any applicable modal charge. Substandard and other rider premiums are not included. Premiums for the rider are payable during the initial level premium period. At the end of the initial level premium period if the policy is in force and the insured is alive, the rider value is paid to the owner and the rider terminates.

In Florida, the return of premium benefit is available through a separate policy (Policy Form Nos. 1-304 12-109 and 1-334 12-109) in which the intermediate endowment benefit is inherent.

Income Protection Option

The Income Protection Option lets policy owners select from a combination of a monthly income stream and an optional front-end and/or back-end lump sum payout to help meet their specific goals. This option is available at no additional cost.

Children's Insurance Rider (CIR)

Provides insurance on the children of an insured. Each unit is equal to \$1,000 of level term insurance, which expires at the child's age 25 or the anniversary nearest the insured's age 65, whichever occurs first. If the insured dies before the children, the rider will automatically be changed to a paid-up term policy for \$1,000 per unit.

Accelerated Death Benefit

This benefit provides up to 75% of the current death benefit to a maximum of \$250,000 per life, with a minimum payment of \$10,000. The execution of this option may be requested after the insured has been diagnosed and certified as having 12 months or fewer to live, not more than 24 months in Texas, Georgia,

Illinois, Massachusetts, and Washington, from the date of the physician's statement. A physician must have made the diagnosis after the date the policy was issued.

Accident Indemnity Rider

Accident Indemnity Rider pays an additional death benefit if the insured dies as a result of an accidental bodily injury. Double this additional amount is payable if the accidental bodily injury occurs while the insured is a fare-paying passenger on a common carrier. Death must occur within 90 days from the accident and before age 70 of the insured. The insured cannot be engaged in hazardous occupations, as determined by the Company.



Why should I choose Transamerica?

When you're planning for the future of those you love, you need to rely on someone you know will be there, today and tomorrow. Term life insurance from Transamerica Life Insurance Company is backed by over a century of strength, stability, experience, and protection. That means that while your family is depending on you, you can depend on Transamerica Life Insurance Company.

To find out more about term life insurance from Transamerica, contact a Transamerica representative.

Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids IA 52499 (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). **Premiums increase annually for Trendsetter Super YRT, and 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 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.

Depending on the state of issue, your Policy may be an individual Policy or a certificate issued under a group Policy. The Policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific Policy features will be described in your Policy.

