



# LIFE PRODUCTS



## Product Matrix



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Transamerica Brokerage offers an array of innovative financial services and a commitment to helping individuals, families, and businesses build, protect, and preserve their hard-earned assets.

We continue to showcase our unyielding commitment to offering innovative financial strategies designed to provide clients with the *Guarantees, Flexibility* and *Control* needed to secure their financial future.

Our exceptional product options offer clients:

- **Guarantees** that provide protection when they need them most
- **Flexibility** to meet changing needs
- **Control** over how death benefit proceeds are passed on to help safeguard the financial future of their loved ones.

Each product is backed by the strength of Transamerica, one of the nation's leading providers of financial security products.

For additional information or questions about illustrating any of the products in our portfolio, contact the Transamerica Internal Sales Desk at (866) 545-9058.

For state availability, please visit TransACT® ([www.tatransact.com](http://www.tatransact.com)).

## PRODUCT AND CONCEPT MATRIX

Classification		Common Strategies for Individual Planning								Common Strategies for Business Planning				
		Death Benefit Coverage	Legacy Planning	Retirement Planning	College Planning	1035 Exchanges	Premium Financing	Charitable Gifting	Special Needs Trusts	Business Succession	Executive Benefits	Nonqualified Deferred Comp	Key Person	Simplified Issue
<b>Life</b>														
<b>TransACE® CV</b>	(No Lapse) Guaranteed UL Conversion Product	✓	✓			✓	✓	✓	✓	✓	✓			
<b>TransNavigator<sup>SM</sup> IUL</b>	Individual, flexible premium index universal life insurance	✓		✓	✓	✓	✓			✓	✓	✓	✓	
<b>Transamerica Journey<sup>SM</sup></b>	Individual, flexible premium variable universal life.	✓		✓	✓	✓	✓			✓	✓	✓	✓	
<b>Trendsetter® Super</b>	Term Insurance	✓	✓		✓				✓	✓	✓		✓	✓
<b>Trendsetter® LB</b>	Term Insurance	✓	✓						✓	✓	✓		✓	✓
<b>Final Expense Immediate, 10 Pay, Easy Solutions</b>	Whole Life	✓												✓
<b>GWL/Final Expense</b>	Guaranteed Whole Life	✓												✓

## UNIVERSAL LIFE INSURANCE PORTFOLIO

### TransACE® CV

<b>Policy Type</b>	(No Lapse) Guaranteed—flexible-premium universal life insurance available only for qualifying term conversions.
<b>Minimum Face Amount</b>	<ul style="list-style-type: none"> <li>■ Preferred Plus: \$100,000</li> <li>■ All other risk classes: \$25,000</li> </ul>
<b>Issue Ages (Minimum/Maximum)</b>	Age 0 to 75, age nearest birthday. (For issue ages 0–15, the risk class is Standard Nonsmoker)
<b>Surrender Charges</b>	Decreasing over 20 policy years
<b>Required Premium Period</b>	Five years
<b>Special Features &amp; Options</b>	<ul style="list-style-type: none"> <li>■ Accelerated Death Benefit for terminal illness<sup>1,7,13</sup></li> <li>■ Automatic Premium Loan</li> <li>■ Surrender Charge Waiver Endorsement (Honeymoon Provision)<sup>2</sup></li> <li>■ Income Protection Option (IPO)</li> <li>■ Insured Exchange Option</li> <li>■ MultiFlex Surrender Enhancement Endorsement (MSE)<sup>2</sup></li> <li>■ No-Lapse Guarantee Endorsement</li> <li>■ No Maturity Date<sup>3</sup></li> <li>■ Surrender Penalty Deferral Endorsement<sup>2</sup></li> </ul>
<b>Riders</b>	<ul style="list-style-type: none"> <li>■ Accident Indemnity Rider</li> <li>■ Children’s Insurance Rider</li> <li>■ Guaranteed Insurability Rider</li> <li>■ Waiver Provision Rider</li> </ul>
<b>Loan Cost (Net Effective Annual Loan Rate)</b>	2.5% (8% annual loan interest with loaned value earning 5.5%)
<b>10% Penalty-Free Withdrawals</b>	No
<b>Market Strengths</b>	<ul style="list-style-type: none"> <li>■ Term conversions</li> <li>■ Lifetime Guarantee<sup>4</sup></li> </ul>

# INDEX UNIVERSAL LIFE PRODUCTS

## TransNavigator<sup>SM</sup> IUL

<b>Policy Type</b>	Individual, flexible premium index universal life (IUL) insurance policy		
<b>Issue Ages</b>	0–85, except 0–75 in Florida; issue age 0 must be at least 15 days old		
<b>Minimum Face Amount</b>	\$25,000		
<b>Guaranteed Minimum Interest Rates</b>	Index Accounts: 0% Basic Interest Account: 2%		
<b>Death Benefit Options</b>	<ul style="list-style-type: none"> <li>■ Level</li> <li>■ Increasing</li> </ul>		
<b>No-Lapse<sup>9</sup> Guarantee Period</b>	Issue Ages: Years:	0–45 20	46–60 To Age 65
			61+ 5
<b>Premium Expense Charge<sup>5</sup></b>	Premium expense charges vary by age, sex and risk class. Please refer to the TransNavigator IUL Product Guide (OL 3196) for additional information.		
<b>Index Account Monthly Charge (IAMC)</b>	The Plus Index Account options have a 0.08333% IAMC (1% annually)		
<b>Monthly Policy Fee<sup>5</sup></b>	Current: \$10 Guaranteed maximum: \$12; this charge drops to zero at age 121		
<b>Cost of Insurance<sup>5</sup></b>	The monthly cost of insurance (COI) charge depends on several factors such as the face amount, underwriting classification, age, gender, policy duration, and band. The COI charge will vary each month.		
<b>Per Unit Charge<sup>5</sup></b>	There is a Per Unit Charge for the first seven policy years (on a current basis) which varies by issue age, duration, sex, class of risk, and band. Guaranteed rates are level for the first 20 years, then increase to a new higher rate which is level until age 121.		
<b>Policy Loans<sup>6</sup></b>	Policy loans are available after the free look period. The minimum loan amount is the lesser of the maximum loan amount or \$500. The maximum is Policy Value, minus any Loan Balance, minus loan interest that will accrue prior to the next anniversary on existing loans plus the new loan, minus the greater of the Surrender Charge or two Monthly Deductions. Excess Index Interest for a Segment Period will not be credited on amounts taken as loans from an Index Account Segment prior to the end of the Segment Period.		
<b>Withdrawals<sup>6</sup></b>	Withdrawals are allowed after the first policy anniversary. The minimum is \$500; the maximum is Policy Value minus any existing loan balance, minus the amount of the Surrender Charge on a full surrender of the policy, minus \$500. Withdrawals during a surrender charge period will be charged a partial surrender charge. Excess Index Interest for a Segment Period will not be credited on amounts taken as withdrawals from an Index Account Segment prior to the end of the Segment Period.		
<b>Surrender Charge Period</b>	We will deduct a surrender charge if the policy is surrendered during a Surrender Charge Period:		
	ISSUE/INCREASE AGE	SURRENDER CHARGE PERIOD	
	0–55	15 years	
	56	14 years	
	57	13 years	
	58	12 years	
	59	11 years	
	60+	10 years	
<b>Partial Surrender Charges</b>	During the surrender charge period, a partial surrender charge will be deducted for decreases in the face amount, withdrawals, or a change in the death benefit option as described in the policy.		
<b>Available Riders/Endorsements</b>	<ul style="list-style-type: none"> <li style="width: 50%;">■ Accidental Death Benefit Rider</li> <li style="width: 50%;">■ Income Protection Option (IPO)</li> <li style="width: 50%;">■ Children's Benefit Rider</li> <li style="width: 50%;">■ Long Term Care (LTC) Rider<sup>12</sup></li> <li style="width: 50%;">■ Disability Waiver of Monthly Deductions Rider</li> <li style="width: 50%;">■ Overloan Protection Rider (OPR)</li> <li style="width: 50%;">■ Disability Waiver of Premium Rider</li> <li style="width: 50%;">■ Terminal Illness Accelerated Death Benefit Endorsement<sup>7,13</sup></li> <li style="width: 50%;">■ Guaranteed Insurability Rider</li> </ul>		
<b>Additional Features</b>	<ul style="list-style-type: none"> <li>■ Automatic Transferring<sup>10</sup></li> <li>■ Persistence Credit</li> <li>■ Dollar Cost Averaging<sup>11</sup></li> </ul>		
<b>Available Accounts</b>	S&P 500 <sup>®</sup> Index Account <sup>8</sup> , Global Index Account, S&P 500 <sup>®</sup> Plus Index Account <sup>8</sup> , Global Plus Index Account		

# VARIABLE UNIVERSAL LIFE INSURANCE PRODUCT

## Transamerica Journey<sup>SM</sup>

<b>Policy Type</b>	Individual, flexible premium variable universal life (VUL) policy	
<b>Minimum Face Amount</b>	\$100,000	
<b>Issue Ages</b>	0–85, Age Nearest Birthday	
<b>Surrender Charge</b>	A surrender charge is assessed only upon full surrender of the policy, not upon an elected face amount decrease or decrease due to a withdrawal. The surrender charge varies by age and lasts from 10 to 15 years depending on issue age.	
<b>No Lapse Guarantee<sup>9</sup> Period</b>	Issue Ages:	0-55    56    57    59    60+
	No Lapse Period (years):	10    9    8    6    5
<b>Monthly Policy Fee<sup>5</sup></b>	Current: \$12 month per month Guaranteed: \$15 per month; this charge drops to zero at age 121	
<b>Cost of Insurance Charge<sup>5</sup></b>	A monthly charge based on the age, gender and risk classification of the insured, the policy's face amount band and duration, and the difference between the policy value and death benefit.	
<b>Monthly Expense Charge<sup>5</sup></b>	The Monthly Expense Charge on the base policy will be charged for two to five years from issue or increase date, depending on the insured's gender and age at issue or increase and the face amount. This charge is also applied to any Additional Insured Rider for four years from the Rider issue date.	
<b>Mortality &amp; Expense Risk Charge (M&amp;E)<sup>5</sup></b>	Current:    0.00% all years	Guaranteed:    0.60% years 1-10 0.30% years 11+
<b>Premium Expense Charge<sup>5</sup></b>	<b>All but Puerto Rico</b> Current:    5% years 1-5 2.5% years 6+ Guaranteed: 5% all years	<b>Puerto Rico:</b> Current:    9.00% years 1-5 6.50% years 6+ Guaranteed: 11.00% all years
<b>Benefits and Features</b>	<ul style="list-style-type: none"> <li>■ 18 subaccounts</li> <li>■ Basic Interest Account with guaranteed minimum interest credited rate: 2.00%</li> <li>■ Asset Rebalancing<sup>10</sup></li> </ul>	<ul style="list-style-type: none"> <li>■ Dollar Cost Averaging<sup>11</sup></li> <li>■ Policy Loans<sup>6</sup></li> <li>■ Withdrawals<sup>6</sup></li> </ul>
<b>Available Riders/Endorsements</b>	<ul style="list-style-type: none"> <li>■ Accidental Death Benefit Rider</li> <li>■ Additional Insured Rider</li> <li>■ Base Insured Rider</li> <li>■ Children's Benefit Rider</li> <li>■ Disability Waiver of Monthly Deductions Rider</li> </ul>	<ul style="list-style-type: none"> <li>■ Disability Waiver of Premium Rider</li> <li>■ Income Protection Option (IPO)</li> <li>■ Long Term Care (LTC) Rider<sup>12</sup></li> <li>■ Overloan Protection Rider (OPR)</li> <li>■ Terminal Illness Accelerated Death Benefit Endorsement<sup>7,13</sup></li> </ul>



## TERM INSURANCE PORTFOLIO

### Trendsetter® Super Series YRT, 10-, 15-, 20-, 25-, and 30-Year

<b>Policy Type</b>	Guaranteed initial level premium term life insurance to age 105	
<b>Issue Limits</b>	<ul style="list-style-type: none"> <li>■ \$25,000–\$99,999 Non-med 18–60</li> <li>■ \$25,000–\$50,000 Non-med 61–70 (higher face amounts or ages within this band (\$25,000 to \$99,999) are medically underwritten)</li> <li>■ \$100,000 and above medically underwritten</li> <li>■ \$250,000 and up for YRT Preferred Plus underwriting class</li> </ul>	
<b>Issue Ages</b>	<p>Term (age nearest birthday)</p> <ul style="list-style-type: none"> <li>■ YRT 18–80</li> <li>■ 10 Year 18–80 (18-70 Washington)</li> <li>■ 15 Year Nonsmokers: 18–75 (Band 1); 18–78 (Bands 2–7) Smokers: 18–70 (Band 1); 18–73 (Bands 2–7) Washington: 18–65 (All Bands)</li> <li>■ 20 Year Nonsmokers: 18–65 (Band 1); 18–70 (Bands 2–7) Smokers: 18–65 (All Bands) Washington: 18–60 (All Bands)</li> <li>■ 25 Year Nonsmokers: 18–60 (Band 1); 18–65 (Bands 2–7) Smokers: 18–55 (Band 1); 18–60 (Bands 2–7) Washington: 18–55 (All Bands)</li> <li>■ 30 Year Nonsmokers: 18–50 (Band 1); 18–58 (Bands 2–7) Smokers: 18–45 (Band 1); 18–53 (Bands 2–7) Washington: 18–45 (Band 1); 18–50 (Bands 2–7)</li> </ul>	
<b>Non-Medical Options</b>	<b>Band Available for Non-Medical:</b> Band 1: \$ 25,000–\$ 99,999 Ages: 18–60	<b>Risk Classes Available for Non-Medical (Band 1):</b> Standard Smoker, Standard Nonsmoker
<b>Premium and Rate Guarantee</b>	Level premium guaranteed for initial level premium period. After the guarantee period, premiums increase annually to age 105. (YRT has annually increasing premiums with premiums guaranteed for the first five years.)	
<b>Special Features &amp; Options</b>	<ul style="list-style-type: none"> <li>■ Accelerated Death Benefit for terminal illness<sup>1,7,13</sup></li> <li>■ Advanced Premium Discounts</li> <li>■ Band break for multiple policies<sup>14</sup></li> <li>■ Banded premiums for more competitive pricing on large cases</li> <li>■ Conversion Option Endorsement</li> </ul>	<ul style="list-style-type: none"> <li>■ Income Protection Option (IPO)</li> <li>■ High maximum issue ages</li> <li>■ Policy fees are fully commissionable</li> <li>■ TOP and TOP Plus available<sup>15</sup></li> <li>■ Waiver of policy fee for multiple policies<sup>14</sup></li> </ul>
<b>Riders</b>	<ul style="list-style-type: none"> <li>■ Accident Indemnity Rider</li> <li>■ Children’s Insurance Rider</li> <li>■ Waiver of Premium Rider</li> </ul>	
<b>Conversion</b>	Available to the insured’s 70th birthday (75th for Preferred Plus class) or end of initial level premium period, whichever occurs first.	



# TERM INSURANCE PORTFOLIO

## Trendsetter® LB Series<sup>19</sup> 10-, 15-, 20-, 25-, and 30-Year

<b>Policy Type</b>	Guaranteed initial level premium term life insurance to age 105	
<b>Banding/Issue Ages</b>	<p><i>Based on age last birthday. Maryland has unique issue ages.</i></p> <p>Band 1: \$ 25,000–\$ 99,999 Non-med            Band 2: \$100,000–\$249,999 Non-med            Band 3: \$250,000–\$499,999            Band 4: \$500,000–\$2,000,000</p> <p><b>Issue ages for face amounts between \$25,000 and \$99,999</b>            LB 10: 18–60            LB 15: 18–60            LB 20: 18–60            LB 25: 18–60 Nonsmokers; 18–49 Smokers (18–46 for Smokers in Maryland)            LB 30: 18–50 Nonsmokers; 18–40 Smokers (18–38 for Smokers in Maryland)</p> <p><b>Issue ages for face amounts between \$100,000 and \$249,999</b>            LB 10: 18–80 (18–79 for Smokers in Maryland)            LB 15: 18–75 Nonsmokers; 18–73 Smokers            LB 20: 18–70 Nonsmokers; 18–65 Smokers (18–69 for Nonsmokers in Maryland)            LB 25: 18–63 Nonsmokers; 18–57 Smokers (18–54 for Smokers in Maryland)            LB 30: 18–57 Nonsmokers; 18–46 Smokers (18–56 for Nonsmokers, and 18–43 in Maryland)</p> <p><b>Issue ages for face amounts between \$250,000 and \$2,000,000</b>            LB 10: 18–80            LB 15: 18–75 Nonsmokers; 18–73 Smokers            LB 20: 18–70 Nonsmokers; 18–65 Smokers            LB 25: 18–65 Nonsmokers; 18–60 Smokers            LB 30: 18–58 Nonsmokers; 18–53 Smokers</p>	
<b>Non-Medical Options</b>	<p><b>Bands Available for Non-Medical:</b>            Band 1: \$ 25,000–\$ 99,999 Ages: 18–60            Band 2: \$100,000–\$249,999 Ages: 18–60</p>	<p><b>Risk Classes Available for Non-Medical (Bands 1 and 2):</b>            Standard Smoker, Standard Nonsmoker,            Standard Express Smoker, Standard Express Nonsmoker</p>
<b>Available Underwriting Classes</b>	<p><b>Fully Underwritten</b></p> <ul style="list-style-type: none"> <li>■ Preferred Plus</li> <li>■ Preferred Choice (Band 2 only)</li> <li>■ Preferred Nonsmoker</li> <li>■ Preferred Smoker</li> <li>■ Standard Plus Nonsmoker</li> <li>■ Standard Nonsmoker</li> <li>■ Standard Smoker</li> </ul>	<p><b>Non-Medical</b></p> <ul style="list-style-type: none"> <li>■ Standard Nonsmoker</li> <li>■ Standard Smoker</li> <li>■ Standard Express Nonsmoker (Non-med only)</li> <li>■ Standard Express Smoker (Non-med only)</li> </ul>
<b>Premium and Rate Guarantees</b>	Level premium guaranteed for initial level premium period. After the guarantee period, premiums increase annually to age 105.	
<b>Special Features &amp; Options</b>	<ul style="list-style-type: none"> <li>■ Chronic Illness Accelerated Death Benefit embedded in the product<sup>17</sup></li> <li>■ Conversion Option Endorsement</li> <li>■ Critical Illness Accelerated Death Benefit embedded in the product<sup>17</sup></li> <li>■ Flexibility for fully underwritten policies in Bands 3 and 4, and in Band 2 for Preferred Choice class.</li> <li>■ Income Protection Option (IPO)</li> <li>■ Non-med underwriting from \$25,000 to \$249,999.</li> <li>■ Terminal Illness Accelerated Death Benefit embedded in the product<sup>1,7,13,17</sup></li> <li>■ TOP and TOP Plus are available<sup>18</sup></li> </ul>	
<b>Riders</b>	<ul style="list-style-type: none"> <li>■ Accident Indemnity Rider</li> <li>■ Children’s Insurance Rider</li> </ul>	<ul style="list-style-type: none"> <li>■ Monthly Disability Income Rider<sup>18</sup></li> <li>■ Waiver of Premium Rider</li> </ul>
<b>Conversion</b>	Available to the insured’s 70th birthday (75th for Preferred Plus class) or end of initial level premium period, whichever occurs first.	

## FINAL EXPENSE SOLUTIONS PORTFOLIO

	Immediate Solution	10 Pay Solution	Easy Solution
<b>Policy Type</b>	Immediate Level Death Benefit Final Expense—first day FULL coverage	Immediate Level Death Benefit Final Expense—first day FULL coverage	Graded Death Benefit or 2-year of premium (varies by jurisdiction)
<b>Simplified Underwriting</b>	Available	Available	Available
<b>Guaranteed Period</b>	Level premiums to age 121. This product ends at age 121.	Level premiums for 10 years. This product ends at age 121.	Level premiums to age 121. This product ends at age 121.
<b>Risk Classes Available</b>	Male and female, preferred and standard, nonsmoker and smoker	Male and female, preferred and standard, nonsmoker and smoker	Male and Female
<b>Application Needed</b>	Ages 0–44: L123 Ages 45–85: L122	Ages 0–44: L123 Ages 45–85: L122	Ages 18–44: L123 Ages 45–80: L122
<b>Issue Ages (Age Last Birthday)</b>	0–85 <sup>19</sup>	0–85	18–80 18–70 Male (PA) 18–76 Female (PA)
<b>Face Amounts Available</b>	\$1,000–\$50,000 (issue ages 0–55) \$1,000–\$40,000 (issue ages 56–65) \$1,000–\$30,000 (issue ages 66–75) \$1,000–\$25,000 (issue ages 76–85)	\$1,000–\$50,000 (issue ages 0–55) \$1,000–\$40,000 (issue ages 56–65) \$1,000–\$30,000 (issue ages 66–75) \$1,000–\$25,000 (issue ages 76–85)	\$1,000–\$25,000 (may vary by issue state)
<b>Cash Values</b>	Scheduled in the policy	Scheduled in the policy	Scheduled in the policy
<b>Riders</b>	<ul style="list-style-type: none"> <li>■ Accidental Death Benefit rider<sup>20</sup></li> <li>■ Children/Grandchildren rider<sup>20</sup></li> </ul>	None	None
<b>Options &amp; Endorsements</b>	<ul style="list-style-type: none"> <li>■ Accelerated Death Benefit for terminal illness<sup>1,7,13</sup></li> <li>■ Accelerated Death Benefit with Nursing Home Benefit (varies by jurisdiction)</li> </ul>	<ul style="list-style-type: none"> <li>■ Accelerated Death Benefit for terminal illness<sup>1,7,13</sup></li> <li>■ Accelerated Death Benefit with Nursing Home Benefit (varies by jurisdiction)</li> </ul>	None
<b>Death Benefit</b>	Immediate—first day full coverage	Immediate—first day full coverage	Graded—level after 3rd policy year
<b>Level Premiums</b>	LP 121	10 Pay	LP 121
<b>Guaranteed Minimum Interest Rate</b>	5%	5%	5%

## GUARANTEED WHOLE LIFE/FINAL EXPENSE INSURANCE PORTFOLIO

	GWL	Final Expense
<b>Issue Limits</b>	\$50,001–\$3,000,000 <sup>21</sup>	<ul style="list-style-type: none"> <li>■ \$2,000–\$50,000</li> <li>■ \$15,001 and up North Carolina, Oregon, Iowa, Nevada and Utah</li> <li>■ \$25,000 and up Washington</li> <li>■ \$25,001 and up West Virginia</li> </ul>
<b>Issue Ages</b>	0–80, Age Nearest Birthday	0–80, Age Nearest Birthday
<b>Premium and Rate Guarantee</b>	Level to age 100	Level to age 100
<b>Special Features &amp; Options</b>	<ul style="list-style-type: none"> <li>■ Accelerated Death Benefit Endorsement<sup>1</sup></li> <li>■ Children’s Insurance Rider</li> <li>■ Waiver of Premium</li> </ul>	<ul style="list-style-type: none"> <li>■ 100% death benefit in all years</li> <li>■ Offers cash value</li> <li>■ Offers guaranteed whole life insurance for burial and final expenses</li> <li>■ Policy loans</li> <li>■ Simplified underwriting</li> </ul>
<b>Conversion</b>	Yes	Not applicable

<sup>1</sup> Benefits advanced under this option may be taxable.

<sup>2</sup> Subject to minimum funding requirements.

<sup>3</sup> Transamerica Life Insurance Company and its agents and representatives do not give tax or legal advice. This material and the concepts presented here are for information purposes only and should not be construed as tax or legal advice. Any tax and/or legal advice you may require or rely on regarding this material should be based on your particular circumstances and should be obtained from an independent professional advisor.

<sup>4</sup> All guarantees are based on the claims-paying ability of Transamerica Life Insurance Company. Fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force.

<sup>5</sup> The Company has the right to change current charges and cost of insurance rates. The Company may not charge more than the guaranteed maximum charge or rates. Any changes to charges or rates will be based on our expectations as to future cost factors. Such cost factors may include, but are not limited to, mortality, interest, persistency, expenses, reinsurance costs and state and federal taxes.

<sup>6</sup> Loans, withdrawals and death benefit accelerations will reduce the policy value and death benefit. Provided the policy is not and does not become a modified endowment contract (MEC), 1) withdrawals are tax-free to the extent that they do not exceed the policy basis (generally, premiums paid less withdrawals and 2) policy loans are tax free as long as the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that the loan and other distributions on lapse or surrender exceed the policy basis.

<sup>7</sup> Eligibility for the Terminal Illness Accelerated Death Benefit is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, MA, and WA, from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits paid under this rider are generally federal income tax-free but may be subject to taxation under some business related policies. Policyowners should consult their tax advisor.

<sup>8</sup> S&P® is a registered trademark of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The foregoing trademarks have been licensed for use by S&P Dow Jones Indices LLC. S&P® and S&P 500® are trademarks of S&P and have been licensed for use by S&P Dow Jones Indices LLC and the Company. The S&P 500® index is a product of S&P Dow Jones Indices LLC and has been licensed for use by the Company. This policy is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices LLC, Dow Jones, S&P or their respective affiliates and neither S&P Dow Jones Indices LLC, Dow Jones, S&P nor their respective affiliates make any representation regarding the advisability of purchasing this policy.

<sup>9</sup> The risk of policy lapsing increases if the minimum no-lapse premium set forth in the policy is not paid regularly. If a cash withdrawal or a loan is taken, the Face Amount is increased, the death benefit option is changed, or if a rider is added or the amount of a rider is increased, additional premiums may be required in order to keep the No-Lapse Guarantee in effect. After the no-lapse guarantee period or if the cumulative minimum monthly no-lapse premium requirements are not met, then the payment of additional premiums may be required to keep the policy in force. Any guarantees associated with this policy are based on the claims paying ability of Transamerica Life Insurance Company.

<sup>10</sup> Not available if Dollar Cost Averaging is active.

<sup>11</sup> Not available if Asset Rebalancing or Automatic Transferring is active.

<sup>12</sup> Licensing and continuing education requirements for the LTC Rider will vary by jurisdiction. The producer must have Accident and Health (A&H) Authority on their state insurance license before soliciting and selling the LTC Rider. Many states also have continuing education requirements to obtain authority to sell the LTC Rider. In addition, some states require that producers be certified to sell both Partnership and Non-Partnership LTC policies. The LTC Rider does not qualify under the Partnership program. However, in order to sell the policy with the LTC Rider in states that have a Partnership program in place, the required training must be completed. For more information on how to get licensed, please contact the Transamerica Life Insurance Company licensing department. Benefits advanced under this option may be taxable.

<sup>13</sup> Eligibility for the Terminal Illness Accelerated Death Benefit is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this endorsement. Benefits paid under this rider are generally federal income tax-free but may be subject to taxation under some business related policies. Not available in all states. Clients should consult a tax advisor.

<sup>14</sup> Must be on the same insured, applied for and underwritten simultaneously. Policy fees will be waived on the shorter (secondary) duration policy.

<sup>15</sup> Not available on Trendsetter Super 10.

<sup>16</sup> 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.

<sup>17</sup> Subject to state availability. Benefits advanced under this option may be taxable.

<sup>18</sup> Not available on Trendsetter LB 10.

<sup>19</sup> Maximum issue age varies by issue age and rate class.

<sup>20</sup> Riders are only available on Immediate Final Expense LP 121 and issue ages are limited.

<sup>21</sup> Subject to retention limits. \$2,000-\$50,000 available for conversions.









This brochure is intended only to highlight the products. Product specifications may vary, and these products and/or features may not be available in all jurisdictions. Contact Transamerica for information and additional product details. Life insurance policies are issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499.

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