



TRENDSETTER[®] LB

BENEFITS IN ACTION

Many individuals may not realize that protection for critical and catastrophic illnesses is important at all stages of life. Whether clients need critical or chronic illness benefits during their lifetime, or death benefits to cover beneficiaries, Transamerica's Trendsetter LB product offers a solution that can be personalized to fit their specific needs.

CRITICAL

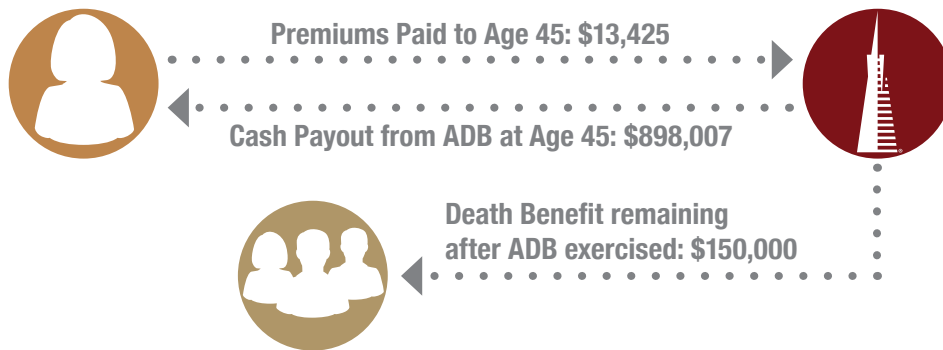
Having a critical illness means the insured is determined to have suffered a critical health condition such as heart attack, cancer, stroke, end-stage renal failure, amyotrophic lateral sclerosis (ALS) or requiring a major organ transplant. Blindness and paralysis resulting from specific underlying conditions are also covered critical illness qualifying events.



Meet Michael

Michael, 40, is married with a new born baby. He recently bought his first life insurance policy a Trendsetter[®] LB 30 year term life policy in the amount of \$1,500,000. His total monthly premium outlay is \$230.91. At age 45, Michael suffers a serious heart attack and Transamerica determines that his life expectancy is about 10.5 years. Based on his life expectancy, Michael decides to accelerate his death benefit.

Michael's Living Benefits at Work



Illustrated Scenario

PROFILE: Male, Age 40, Preferred, Nonsmoker

INITIAL FACE AMOUNT: \$1,500,000

MONTHLY PREMIUM: \$230.91

EVENT: Heart attack at Age 45

SEVERITY DIAGNOSES: Severe

WAITING PERIOD: Illness: 30 days after policy effective date

ACCIDENT: None

ADB RATE: Maximum: The lesser of 90% of the policy Face Amount or \$1,500,000
Minimum: \$2,500

ADB PAYOUT: Age 45: \$898,007

FACE AMOUNT AFTER FIRST YEAR PAYOUT: Age 45: \$150,000

CHRONIC

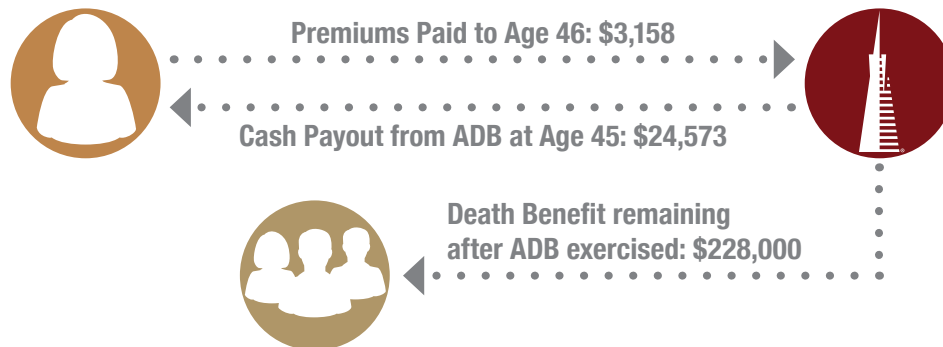
Having a chronic illness means the insured is unable to perform two of six Activities of Daily Living (Bathing, Contenance, Dressing, Eating, Toileting, Transferring) without substantial assistance or suffers from severe cognitive impairment.



Meet Sarah

Sarah, 35, recently purchased her first home and has a 30-year mortgage for \$300,000. She purchases a Trendsetter[®] LB 30 term life policy in the **amount of \$300,000**. Her total premium outlay is **\$26.32 monthly**. At age 42, she's involved in an automobile accident, which results in a serious back injury, that limits mobility. At age 45, Sarah is diagnosed with a chronic illness and accelerates her death benefit (ADB) to help pay for her current living and medical expenses. Since Sarah's policy has been in force since she was 35, she has met her two year waiting period.

Sarah's Living Benefits at Work



Illustrated Scenario

PROFILE: Female, Age 35, Preferred Plus, Nonsmoker

INITIAL FACE AMOUNT: \$300,000

MONTHLY PREMIUM: \$26.32

EVENT: Car accident at Age 42

SEVERITY DIAGNOSES: Moderate

WAITING PERIOD: 2 years after policy effective date

ADB RATE: 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

ADB PAYOUT: Age 45: \$24,573
Age 46: Reassessed each year

FACE AMOUNT AFTER FIRST YEAR PAYOUT: Age 45: \$228,000
Age 46: Reduced if ADB exercised

TERMINAL

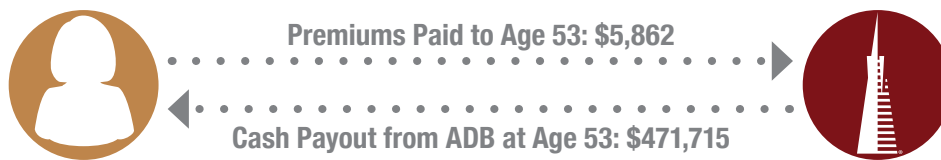
Having a terminal illness means the insured is diagnosed to have a life expectancy of 12 months or less. In GA and TX, terminal illness means having a life expectancy of 24 months or less.



Meet Robert

Robert, 45, earns \$50,000 per year and has been advised that he needs coverage in the amount of 10 times his income. He follows the advice of his insurance agent and buys a Trendsetter LB 20 term life policy in the amount of \$500,000. His premium outlay is **\$61.06 monthly**. **At age 53**, Robert is diagnosed with pancreatic cancer. His terminal illness has a severe impact on his life expectancy. Robert is entitled to accelerate 100% of his death benefit **immediately**.

Robert's Living Benefits at Work



Illustrated Scenario

PROFILE: Male, Age 45, Preferred Plus, Nonsmoker
INITIAL FACE AMOUNT: \$500,000
MONTHLY PREMIUM: \$61.06
EVENT: Pancreatic cancer at Age 53
SEVERITY DIAGNOSES: Severe
WAITING PERIOD: None
ADB RATE: Maximum: The lesser of 100% of the policy Face Amount or \$1,500,000
 Minimum: \$5,000
ADB PAYOUT: Age 53: \$471,715

Trendsetter[®] LB Product Specifications

Available for Issue Ages: 18-80

Coverage available from:

\$25,000 to \$2,000,000

Non-med Underwriting* Available:

Up to \$249,999*

Choice of level premium periods:

- 10 years
- 15 years
- 20 years
- 25 years
- 30 years

Automatically included:

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

Optional Riders include:

- Monthly Disability Income (18-50)
- Waiver of Premium
- Accident Indemnity
- Children's Insurance
- And more

*Age and risk class limitations apply.

Benefits provided through the Living Benefits, including the critical, chronic and terminal illness accelerated death benefits, are subject to certain limitation 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 acceleration. Please refer to the rider for complete details.

For demonstration purposes, each illustrated scenario assumes a discount rate of 6% and a \$350 administrative fee as of January 1, 2015, that is subject to future increases in the Consumer Price Index.

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 the Company.

Trendsetter[®] LB is a term life insurance policy 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.