



# The difference between surviving and living

**Most people buy life insurance to leave a financial legacy for those left behind, but what if your client suffers from a heart attack, cancer, or stroke – and survives?**

A recent survey found that 65% of bankruptcies are caused by medical expenses, making it the leading cause for bankruptcy.<sup>1</sup> So, a critical medical condition could create a serious financial hardship for your clients and their family.

**That's where *Trendsetter® LB* comes in.**

It's not their grandparents' term life insurance policy. *Trendsetter LB* offers clients living benefits to help replace income and cover added expenses should they experience a qualifying chronic, critical, or terminal illness.

In some cases, the premium difference between term with living benefits (LB) and term without can be surprisingly low.

## Why sell *Trendsetter LB*?

*Trendsetter LB* term life insurance can offer convenience, brand strength, and flexible protection to help when your client faces one of life's unexpected challenges. *Trendsetter LB* features:



### Expanded nonmedical limits

- Up to \$2 million face amount up to age 45\*
- Up to \$1 million face amount up to age 55\*
- Up to \$249,999 face amount up to age 60



### Brand strength

- Transamerica first started marketing term life with living benefits in 2006
- Helping people feel better about their future for over 100 years



### Convenience

- E-contract delivery in as little as two to five days, some within 24 hours



### Flexible protection

- Up to \$1.5 million living benefit lifetime maximum
- Conditions do not have to be permanent
- Use the benefits however you wish
- Convertibility to FFIUL II or FCIUL II has been extended based on Policy Level Term Period
- Monthly Disability Income Rider available all under one policy

<sup>1</sup> "Bankruptcy Statistics," Debt.org, 2025

\* Depending on an individual's history, vitals or labs may be required.

## Critical illness

Means the insured has 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. In California, Critical Illness means the insured must be diagnosed with a medical condition that would, in the absence of treatment, result in the insured's death within 12 months.\*\*\*

## Chronic illness

Means the insured is no longer able to perform, without substantial assistance from another person for a period of at least 90 days, at least two out of the six activities of daily living. In California, Chronic Illness means that the insured is unable to perform, without substantial assistance from another person for a period of at least 90 days, at least two out of the six activities of daily living due to loss of functional capacity to perform the activity; or requires substantial supervision by another person, to protect the insured from threats to health and safety due to severe cognitive impairment.\*\*\*

## Terminal illness

Means the insured has a medical condition, resulting from bodily injury or disease, or both, which is expected to result in death within 12 months of diagnosis.\*\*\*

## Product features

### Available for issue ages:

18\*-80

### Coverage available:

\$25,000 to \$2 million

### Simple, nonmed underwriting\*\* available:

Up to \$2 million at certain ages\*\*

### Choice of level term periods:

10, 15, 20, 25, or 30 years

### Automatically included

- Terminal Illness
- Chronic Illness
- Critical Illness

### Optional riders for customization

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

## Life insurance with living benefits can help your clients when they need it the most.

Take action. For more information, contact your Transamerica wholesaler.



Visit [transamerica.com](https://transamerica.com)

\* Minimum issue age 23 for face amounts \$25,000 to \$99,999

\*\* Age and risk class limitations apply.

\*\*\* Living benefit definitions may vary by jurisdiction.

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. Not all living benefits are available in all jurisdictions.

*Trendsetter® LB* is a term life insurance policy, Policy Forms ICC16 TL23, or TL23 issued by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

**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. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. Underwriting guidelines are subject to change without prior notice. Transamerica reserves the right to change the information in this brochure without notice.

**Not available in New York.**

**For Financial Professional Use Only. Not for Use With the Public.**