



# A REFRESHING LOOK

# AT SECURITY

A FIELD GUIDE TO TERM LIFE FOR INSURANCE PROFESSIONALS



TRANSAMERICA®

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# ***TRENDSETTER SUPER***

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# TRENDSETTER SUPER QUICK FACTS

## UNDERWRITING CLASSES

FOUR PREFERRED CLASSES	TWO STANDARD CLASSES
Preferred Plus	Standard Nonsmoker
Preferred Nonsmoker	
Standard Plus	Standard Smoker
Preferred Smoker	

## TRENDSETTER SUPER FACE AMOUNT BANDS

- Band 1: \$25,000-99,999
- Band 2: \$100,000-249,999
- Band 3: \$250,000-499,999
- Band 4: \$500,000-999,999
- Band 5: \$1,000,000-3,000,000
- Band 6: \$3,000,001-10,000,000
- Band 7: \$10,000,001 and up

## COMMISSIONABLE POLICY FEES

- Band 1: \$60
- Bands 2-7: \$30



## ISSUE AGES (AGE LAST BIRTHDAY) AND FACE AMOUNT BANDS

PRODUCT	ISSUE AGES UNDER \$100,000	ISSUE AGES OVER \$100,000
TS-10	18-80	18-80
TS-15	18-75 (NS) 18-70 (S)	18-78 (NS) 18-73 (S)
TS-20	18-65	18-70 (NS) 18-65 (S)
TS-25	18-60 (NS) 18-55 (S)	18-65 (NS) 18-60 (S)
TS-30	18-50 (NS) 18-45 (S)	18-58 (NS) 18-53 (S)

Note: NS=Nonsmokers/nonnicotine, S=Smokers/nicotine

## MODAL FACTORS

	TLIC
Annually PAC & Direct	1.0000
Semiannual PAC & Direct	0.5100
Quarterly PAC & Direct	0.2575
Monthly PAC & Direct*	0.0850

\* Monthly Direct is allowed only for basic premium of \$1,000 or more, excluding policy fees, substandard extras, all riders, and additional benefits. Premium modes other than annual will result in higher annual payments.

## TRENDSETTER SUPER CONVERSION PRIVILEGE

This option must be exercised before the earlier of the end of the initial level premium period or the insured's 70<sup>th</sup> birthday (75<sup>th</sup> birthday for Preferred Plus class).

## INCLUDED BENEFITS

Terminal Illness Accelerated Death Benefit Rider

## ADDITIONAL OPTIONAL RIDERS AVAILABLE (WHERE APPROVED)

Accidental Death Benefit Rider, Children's Benefit Rider, and Disability Waiver of Premium

## ILLUSTRATION

*Trendsetter Super* products are declared non-illustratable.

# POLICY DESCRIPTION

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## **ABOUT TRENDSETTER® SUPER 10, 15, 20, 25, AND 30**

*Trendsetter Super 10, 15, 20, 25, and 30* are level death benefit term life insurance policies guaranteed renewable to age 105. *Trendsetter Super 10, 15, 20, 25, and 30*, premiums are guaranteed level for the first 10, 15, 20, 25, and 30 years, respectively. Premiums increase annually until age 105 once the original level premium period ends.

## **QUOTING TRENDSETTER SUPER 10, 15, 20, 25, AND 30**

*Trendsetter Super 10, 15, 20, 25, and 30* are designed to be “non-illustratable” under the NAIC Illustration Regulation. Only guaranteed elements of the contract may be quoted. Signed sales illustrations are not required. In fact, any presentation showing non-guaranteed elements over a period of years — including a sales illustration — is prohibited during the first policy year. Quotes showing policy guarantees only are available on the Transamerica illustration software.



# UNDERWRITING

Underwriting classes will be available based on face amounts.

RISK CLASS	MINIMUM FACE AMOUNTS LEVEL PREMIUM PLANS	FLAT EXTRA (NON-AVIATION)	AVIATION FLAT EXTRA	ALLOWABLE AVIATION
Preferred Plus	\$100,000	No	No	Aviation Exclusion Rider Only
Preferred Nonsmoker	\$100,000	No	Yes	Private pilot rated as qualifies
Preferred Smoker	\$100,000	No	Yes	Private pilot rated as qualifies
Standard Plus	\$100,000	No	Yes	Private pilot rated as qualifies
Standard Nonsmoker	\$25,000	Yes	Yes	Private pilot rated as qualifies
Standard Smoker	\$25,000	Yes	Yes	Private pilot rated as qualifies

Substandard class rates are available through Table H. Substandard rates are 25% per table based on Standard Nonsmoker or Standard Smoker Rates.

Substandard premiums can easily be calculated by using the applicable rates in this guide. The Substandard Table extra premiums are 25% additional per table, ranging from Table A at 25% to Table H at 200%.

Substandard Table extra premiums are the same for all products. They are obtained by taking percentages of the standard rate according to the table below:

TABLE RATING	PERCENTAGE EXTRA
A (1)	25%
B (2)	50%
C (3)	75%
D (4)	100%
E (5)	125%
F (6)	150%
H (8)	200%

## **DEATH BENEFIT**

The death benefit is equal to the face amount of the base policy, plus the face amount of any attached rider (subject to its terms), plus the amount of any portion of a paid premium which applies to a period beyond the insured's date of death (excluding any premiums waived under the Waiver of Premium Rider), minus the amount of any portion of a premium due under the grace period provision.

## **NON-GUARANTEED AND GUARANTEED PREMIUMS (DEFINITION)**

There are two schedules of premiums for all six *Trendsetter*® products: Non-Guaranteed Premiums (current) and Guaranteed Maximum Premiums. Each product has its own set of schedules. The Non-Guaranteed Premiums are always less than, or equal to, the Guaranteed Maximum Premiums for the same attained age.

Guaranteed attained age Annual Renewable Term (ART) premiums are available on the Transamerica illustration system. Non-Guaranteed attained age ART premiums are provided in the policy. ART premiums are those premiums due after the initial level premium period.

Montana requires unisex rates for all insureds. Use male rates for Montana insureds.

## **FREE-LOOK PERIOD**

The Free-Look Period varies from state to state. For the majority of states, the Free-Look Period is 10 days, although different rules may apply to "senior" policy owners or replacement situations. Should the Free-Look Provision be exercised, we will refund any premiums paid.

## **GRACE PERIOD**

*Trendsetter Super Series* products have a 31-day grace period following a premium due date. The policy will remain in force during this grace period and payment of premiums is acceptable. If premium is not received within the grace period, the policy will lapse.

## **REINSTATEMENTS**

Reinstatements are allowed within three years after the lapse date provided the policy owner did not surrender the policy. The reinstatement is subject to the conditions stipulated in the contract.





# POLICY CHANGES

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## **POLICY FACE AMOUNT INCREASES**

No face increases are allowed on *Trendsetter Super Series* products.

## **POLICY FACE AMOUNT DECREASES**

Face amount decreases are allowed, but the new face amount may not be less than the minimum face amount for that policy.

## **UNDERWRITING CLASS CHANGES**

If the insured provides evidence of insurability satisfactory to the company, we may change the class of risk of the policy to a more favorable risk class. This is a company practice that is subject to change at any time.

# INCLUDED BENEFITS

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## **TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER**

This included benefit is designed to provide the policy owner with the option to accelerate a portion of the policy's death benefit in advance of death, in a lump-sum payment, when the insured is certified by a licensed physician as being terminally ill and is expected to die within 12 months of such diagnosis.

**The maximum amount that may be accelerated is the lesser of:**

- 100% of the policy's face amount at time of claim; or
- \$1,500,000

The minimum amount that may be accelerated is \$5,000.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for an Accelerated Death Benefit.

The base policy and all riders will terminate if 100% of the death benefit is accelerated on a policy. Availability of this option is subject to state approval.

# RIDERS

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## **ACCIDENTAL DEATH BENEFIT RIDER — ONLY AVAILABLE AT ISSUE**

The Accidental Death Benefit Rider pays an additional death benefit if the insured dies as a result of an accidental bodily injury. Double the 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.

**ISSUE AGE:** 18 to 55

**ISSUE LIMITS:** Base policy cannot exceed Table D. For face amounts below \$200,000, the lesser of:

1. 2½ times face amount, or
2. \$200,000

For face amounts of \$200,000 and up, the lesser of:

1. Face amount, or
2. \$300,000

**PARTICIPATION LIMITS:** Total accidental death benefits with Transamerica cannot exceed \$300,000.

**PREMIUMS:** Premiums are available on the Transamerica illustration software and in the *Trendsetter Super* rate guide.

## **DISABILITY WAIVER OF PREMIUM RIDER — ONLY AVAILABLE AT ISSUE**

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.

Among other reasons, premiums will not be waived if the disability results directly or indirectly from intentionally self-inflicted injury(ies), from participation in insurrection, or from war or any act of war.

**ISSUE AGE:** 18 to 55, not to exceed base policy issue age limits

**ISSUE LIMITS:** Not issued over Table D, face amounts over \$5,000,000 and substandard waiver of premium is not available on nonmedical face amounts.

**PREMIUMS:** Premiums vary by plan, sex, and smoker status. The rates are on the Transamerica illustration software.



# ENDORSEMENTS

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## **INCOME PROTECTION OPTION — ONLY AVAILABLE AT ISSUE**

The Income Protection Option provides a settlement option that is fixed via a Fixed Settlement Endorsement.

**The policy owner can select a form of payout of the death benefit from three payout options:**

- An initial lump sum at the insured's death
- Monthly payments for a specified amount and for a specified period of time (the Guaranteed Period)
- A final lump sum at the end of the Guaranteed Period

It is not a requirement that all three payout options are selected. For example, the policy owner may elect an initial lump sum followed by monthly payments and no final lump sum. Or, the owner may select monthly payments only with no lump-sum payments.

**Each payout option has a minimum required amount:**

- The minimum lump-sum amount (both initial and final) is \$10,000.
- The minimum monthly payment is \$100.
- The minimum monthly payout period is five years, with a maximum of 25 years.

A monthly income period must apply, even if no monthly income payout is selected. This means that if initial and final lump sums are chosen, the lump sums must be at least five years apart and the final lump sum may not be payable sooner than 60 months following the death claim settlement date.

The first fixed monthly payment will be made at the same time as the initial lump sum (if one was selected) and on the same date of each month following the date of death for the duration of the Guaranteed Period. Any final lump sum will be paid one month after the last fixed monthly payment.

If a policy has an Accidental Death Benefit Rider and the rider benefit is deemed payable, the rider benefit will be added to any initial lump sum. If no initial lump sum was selected, the rider benefit will create an initial lump sum.

When illustrating with the option in the Transamerica illustration software, the data input on the Income Protection Option screen will generate a calculation of the face amount based on a 2.0% for TLIC discount factor that will be required to support the desired payout structure. This allows the client to use the financial benefits they wish to afford their beneficiaries as the main criteria in selecting the appropriate amount of insurance to purchase.

The calculation in the Transamerica illustration software will enforce the required minimums for each option as well as the minimum face amount requirements for the base plans. Interest is earned at a guaranteed rate, which is shown on the data pages.

## CONVERSIONS

The conversion option is automatically included on all *Trendsetter Super* products (where applicable based on issue age). This option allows the policy owner to change his or her *Trendsetter Super* policy to a level face amount permanent life insurance plan that is made available by Transamerica Life Insurance Company at the time of the exchange. No underwriting will be required if the exchange is to a permanent policy with the same or lower face amount. The new policy will be issued at the same class of risk as the in force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk of the in force policy. Actual premiums on this new policy will be based on the schedule in effect when the option is exercised.

This option must be exercised no later than the earlier of the end of the initial level premium period or the insured's 70<sup>th</sup> birthday (75<sup>th</sup> birthday for Preferred Plus class).

Upon exercise of this option, full first-year commissions will be paid on the new policy. Nonmed policies converted within the first five years can convert to *Transamerica Lifetime*<sup>SM</sup>, *Transamerica Financial Foundation IUL*<sup>®</sup>, or *Transamerica Financial Choice IUL*<sup>SM\*</sup>.

\* Face amount conversion policy no greater than term coverage and no less than minimum required face amount for product selected.





## ***TRENDSETTER LB***

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# TRENDSETTER LB QUICK FACTS

Minimum face amount: \$25,000  
 Maximum face amount: \$2,000,000

## UNDERWRITING CLASSES BY FACE AMOUNT BAND

BAND 1 \$25,000-\$99,999	BAND 2 \$100,000-\$249,999	BAND 3 \$250,000-\$499,999	BAND 4 \$500,000-\$2,000,000
Standard Nonsmoker	Preferred Nonsmoker Standard Nonsmoker	Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker	Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker
Standard Smoker	Standard Smoker	Preferred Smoker Standard Smoker	Preferred Smoker Standard Smoker

## COMMISSIONABLE POLICY FEES

Band 1: \$60  
 Band 2-4: \$30

## ISSUE AGES (AGE LAST BIRTHDAY) AND FACE AMOUNT BANDS

	BAND 1 \$25,000-\$99,999	BAND 2 \$100,000-\$249,999	BAND 3 \$250,000-\$499,999	BAND 4 \$500,000-\$2,000,000
10-Year	23-60	18-80	18-80	18-80
15-Year	23-60	18-75 (NS) 18-73 (S)	18-75 (NS) 18-73 (S)	18-75 (NS) 18-73 (S)
20-Year	23-60	18-70 (NS) 18-65 (S)	18-70 (NS) 18-65 (S)	18-70 (NS) 18-65 (S)
25-Year	23-60 (NS) 23-49 (S)	18-63 (NS) 18-57 (S)	18-65 (NS) 18-60 (S)	18-65 (NS) 18-60 (S)
30-Year	23-50 (NS) 23-40 (S)	18-57 (NS) 18-46 (S)	18-58 (NS) 18-53 (S)	18-58 (NS) 18-53 (S)

Note: NS=Nonsmokers/nonnicotine, S=Smokers/nicotine

## MODAL FACTORS

Annually PAC & Direct	1.0000
Semiannual PAC & Direct	0.5100
Quarterly PAC & Direct	0.2575
Monthly PAC	0.0860
Semimonthly (24)**	Monthly times 12 divided by 24, rounded to 2 decimal places
Biweekly (26)**	Monthly times 12 divided by 26, rounded to 2 decimal places

\*\* Semimonthly and Biweekly are also referred to as "Federal Allotment."

## CONVERSION PRIVILEGE

Conversion to the earlier of the end of the initial level premium period or insured's 70<sup>th</sup> birthday (75<sup>th</sup> birthday for Preferred Plus class)

## BENEFITS INCLUDED IN THE POLICY AT NO ADDITIONAL PREMIUM COST (WHERE APPROVED)

- Terminal Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit
- Critical Illness Accelerated Death Benefit

## ADDITIONAL OPTIONAL RIDERS AVAILABLE (WHERE APPROVED)

- Accidental Death Benefit Rider
- Children's Benefit Rider
- Monthly Disability Income Rider
- Disability Waiver of Premium Rider

## ILLUSTRATION

*Trendsetter LB* is declared non-illustratable.



# POLICY DESCRIPTION

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## **ABOUT TRENDSETTER LB**

*Trendsetter*® LB 10, 15, 20, 25, and 30 are level death benefit term life insurance policies guaranteed renewable to age 105. The premiums are guaranteed level for the first 10, 15, 20, 25, and 30 years, respectively. Premiums increase annually until age 105 once the initial level premium period ends.

## **QUOTING TRENDSETTER LB**

*Trendsetter* LB 10, 15, 20, 25, and 30 are designed to be “non-illustratable” under the NAIC Illustration Regulation. Guaranteed premiums may be quoted on the basis of specific risk class, age, sex, etc., and presented to prospective applicants, but signed sales illustrations are not required. In fact, any presentation showing non-guaranteed elements over a period of years — including a sales illustration — is PROHIBITED during the first policy year. Quotes are available on the Transamerica illustration software.



# UNDERWRITING

Underwriting classes will be available based on face amounts.

RISK CLASS	MINIMUM FACE AMOUNTS	TABLE RATINGS				FLAT EXTRA <sup>1</sup> (NON-AVIATION)	AVIATION FLAT <sup>1</sup> EXTRA
		BAND 1	BAND 2	BAND 3	BAND 4	BANDS 1-4	BANDS 1-4
Standard Nonsmoker	\$25,000	A - D	A - D	A - D	A - D	Yes	Yes
Standard Smoker	\$25,000	A - D	A - D	A - D	A - D	Yes	Yes
Standard Plus Nonsmoker	\$250,000	NA	NA	No	No	No	Yes
Preferred Nonsmoker	\$100,000	NA	NA	No	No	No	Yes
Preferred Plus Nonsmoker	\$250,000	NA	NA	No	No	No	No
Preferred Smoker	\$250,000	NA	NA	No	No	No	Yes

**<sup>1</sup> FLAT EXTRAS CANNOT EXCEED \$2.50/1000 FOR THIS PRODUCT.**

Substandard premiums can easily be calculated by using the applicable rates in the *Trendsetter LB* Rate Guide. The Substandard Table extra premiums are 25% additional per Table, ranging from Table A at 25% to Table D at 100%. The *Trendsetter LB* is only available through Table D. Higher rated applicants may qualify for *Trendsetter Super*.

Substandard Table extra premiums are the same for all products. They are obtained by taking percentages of the standard rate according to the table below:

TABLE RATING	PERCENTAGE EXTRA
A (1)	25%
B (2)	50%
C (3)	75%
D (4)	100%

All bands are available Table A-D.

# PREMIUMS

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## **NON-GUARANTEED AND GUARANTEED PREMIUMS (DEFINITION)**

There are two schedules of premiums for the *Trendsetter LB* products: Non-Guaranteed Premiums (current) and Guaranteed Maximum Premiums. Each product has its own set of schedules. The Non-Guaranteed Premiums are always less than, or equal to, the Guaranteed Maximum Premiums for the same attained age.

Guaranteed attained age Annual Renewable Term (ART) premiums are available on the Transamerica illustration system. Non-Guaranteed attained age ART premiums are provided in the policy. ART premiums are those premiums due after the initial level premium period. Montana requires unisex rates for all insureds. Use male rates for Montana insureds.



# LIVING BENEFITS, RIDERS, AND ENDORSEMENTS

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This is a brief description of the policy benefits, riders, and endorsements that may be available with the *Trendsetter LB Series*. Availability of the Living Benefits options are subject to state approval. It is not intended to replace the descriptions, definitions, limitations, and exclusions contained in endorsements, riders, or base policy contract forms.

For a more precise description of policy features and the availability of endorsements and riders, please consult the specific policy contract.

## LIVING BENEFIT COVERAGE\*

Certain medical conditions will impact an individual's eligibility for Living Benefits coverage and Transamerica reserves the right to decline Living Benefit riders or products based on an individual's medical history.

**The following are some conditions that are not eligible for Living Benefits coverage:**

- Pregnancy
- Parkinson's
- Multiple sclerosis
- Any ratable cancer history
- Cancers treated with radiation and/or chemotherapy
- Any case rated higher than Table D or given a flat extra over \$2.50 per thousand



\* Underwriting reserves the right to rate the base policy, limit benefits, or offer a different product based on medical information obtained during the underwriting process.

# LIVING BENEFITS

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Accelerated Death Benefits (ADB) included at no additional premium cost.

## **TERMINAL ILLNESS ACCELERATED DEATH BENEFIT RIDER (SUBJECT TO STATE AVAILABILITY)**

This option is designed to provide the policy owner with the option to accelerate a portion of the policy's death benefit in advance of death, in a lump-sum payment, when the insured is certified by a licensed physician as being terminally ill and is expected to die within 12 months of such diagnosis.

**The maximum amount that may be accelerated is the lesser of:**

- 100% of the policy's face amount at time of claim; or
- \$1,500,000

The minimum amount that may be accelerated is \$5,000.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for an Accelerated Death Benefit.

The base policy and all riders will terminate if 100% of the death benefit is accelerated on a policy. Availability of this option is subject to state approval.

## **CHRONIC ILLNESS ACCELERATED DEATH BENEFIT (SUBJECT TO STATE AVAILABILITY)**

If the insured is chronically ill, a portion of the death benefit can be accelerated in advance of death.

A U.S.-licensed healthcare practitioner must certify that the insured is unable to perform without substantial assistance from another person, at least two of six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for a period of 90 consecutive days; or requires substantial supervision by another person for a period of 90 consecutive days to protect himself or herself from threats to health and safety due to severe cognitive impairment.\*

The maximum amount that we will accelerate in any 12-month period is 24% (annually) of the policy's eligible death benefit at time of the claim.

The maximum amount that may be accelerated is the lesser of:\*\*

- 90% of the policy's face amount at time of claim; or
- A maximum Accelerated Death Benefit amount declared by us. This amount will never be less than \$500,000 and is currently a cumulative amount of \$1,500,000 per insured, including all other accelerated death benefits previously elected or currently under review under all policies, endorsements, or riders issued by us or our affiliates.

The minimum amount that may be accelerated is \$1,000 annually.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for an Accelerated Death Benefit.

\* In the state of California, chronically ill 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.

\*\* In California under periodic payment method, the policyholder is eligible to accelerate up to 24% annually, 12% semiannually, 6% quarterly, or 2% monthly of the policy's eligible death benefit at time of claim.

## **CRITICAL ILLNESS ACCELERATED DEATH BENEFIT (SUBJECT TO STATE AVAILABILITY)**

If the insured is critically ill, a portion of the death benefit can be accelerated in advance of death.

**In all states except California, a physician must certify that the insured has suffered a critical health condition such as:**

1. Heart attack (myocardial infarction) — the death of a portion of the heart muscle resulting from inadequate blood supply to the relevant area. The heart attack must have been severe enough to require an inpatient hospital stay and any impairment sustained as a result of the heart attack must be evident for at least 30 days after hospital discharge. Heart attack does not include angina or the chance finding of electrocardiographic (EKG) changes indicative of a previous heart attack.

The diagnosis of heart attack must be based on the presence of all of the following:

- a. Chest pain;
  - b. Associated new EKG changes which support the diagnosis; and
  - c. Elevation of cardiac enzymes above standard laboratory levels
2. Stroke — a cerebrovascular accident (CVA) or infarction of brain tissue caused by hemorrhage, embolism, or thrombosis lasting more than 24 hours and producing measurable neurological deficit which persists for at least 30 consecutive days following the occurrence of the stroke. Stroke does not include transient ischemic attacks.
  3. Cancer — a disease manifested by the presence of one or more malignant tumors and characterized by the uncontrolled growth and spread of malignant cells and the invasion of normal tissue. Cancer does not include:
    - a. Any skin cancer, except invasive malignant melanoma into the dermis or deeper;
    - b. Pre-malignant lesions, benign tumors, or polyps; or
    - c. Carcinoma in-situ
  4. End-stage renal failure — chronic irreversible and total failure of both kidneys that requires the insured to undergo renal transplantation or regular renal dialysis. The permanent renal failure must persist for a period of at least 90 days.
  5. Major organ transplant — the receipt by transplant of any of the following organs or tissues: heart, lungs, liver, kidney, pancreas, or bone marrow. Transplantation means the replacement of the recipient's malfunctioning organ(s) or tissue, with the organ(s) or tissue from a donor suitable under generally acceptable medical procedures.
  6. Amyotrophic Lateral Sclerosis (ALS)/Lou Gehrig's disease
  7. Blindness — permanent and uncorrectable loss of sight in both eyes resulting from diabetic retinopathy. The blindness must be confirmed by a physician who is an ophthalmologist. The corrected visual acuity must be worse than 20/200 in both eyes and the field of vision must be less than 20 degrees in both eyes.
  8. Paralysis — complete and permanent loss of use of two or more limbs through neurological injury producing paralysis resulting from trauma, CVA, polio, ALS, multiple sclerosis, or Guillain-Barre syndrome. The paralysis must be confirmed to have been present by a physician for a continuous period of at least 180 days from the time the paralysis begins.

**The maximum amount that may be accelerated is the lesser of:**

- 90% of the policy's face amount at time of claim; or
- A maximum Accelerated Death Benefit amount declared by us. This amount will never be less than \$500,000 and is currently a cumulative amount of \$1,500,000 per insured, including all other accelerated death benefits previously elected or currently under review under all policies, endorsements, or riders issued by us or our affiliates.

If less than the maximum amount is accelerated, this option may be exercised up to two additional times after the initial acceleration. In the state of California, owners may request additional accelerations for the same occurrence of critical illness, if the insured continues to be critically ill and continues to be certified as critically ill and for additional occurrences of critical illness, up to the Maximum Accelerated Death Benefit.

The minimum amount that may be accelerated is \$2,500.

Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for an Accelerated Death Benefit.

## **ADMINISTRATIVE CHARGES**

An administrative charge will be assessed for each Accelerated Death Benefit request. The charge will be \$375 and is subject to future increases based on increases in the Consumer Price Index (CPI) since January 1, 2012. Any CPI increases will not exceed 5% per calendar year. For any Chronic Illness Accelerated Death Benefit requests after the first annual payment that are paid pursuant to annual recertifications, we will assess a \$100 administrative charge that will not be subject to any CPI increases.

### **Factors taken into account for both chronic and critical illness benefits when determining the amount to payout:**

- The amount of death benefit accelerated and the future premiums that would be due
- The company's assessment of the life expectancy of the insured, which is based on age and overall medical condition at time of claim
- Accelerated benefit interest rate in effect (used to determine the present value of future benefits and premiums)
- Any administrative fees assessed

The death benefit is reduced based on the factors above to arrive at the final payout amount. Therefore, the more severe/life threatening an insured's condition, the shorter his or her life expectancy and the more benefit the policy owner will receive.



# LIVING BENEFITS STATE VARIATIONS

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## CHRONIC ILLNESS ACCELERATED DEATH BENEFIT

### CALIFORNIA

Chronically ill means 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.

Under periodic payment method, the policyholder is eligible to accelerate up to 24% annually, 12% semiannually, 6% quarterly, or 2% monthly of the policy's eligible death benefit at time of claim.

The administrative charge is \$750 in Year 1 and \$400 in Year 2 and the years thereafter.

### CONNECTICUT

Chronic Illness Accelerated Death Benefit is not currently available in this state.

### FLORIDA

The Maximum Death Benefit accelerated in any year is the lesser of 24% of the life insurance coverage on the initial election date or the annual equivalent of the per diem amount. The Maximum ADB over the lifetime of the insured is the lesser of 90% of the initial face amount or \$1,500,000.







## **CRITICAL ILLNESS ACCELERATED DEATH BENEFIT**

### **CALIFORNIA**

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.

The Maximum Accelerated Death Benefit is 90% of the face amount or \$1,500,000, whichever is less. Policyholder may request additional accelerations for the same occurrence of critical illness, if the insured continues to be certified as critically ill, and for additional occurrences of critical illness, up to the Maximum Accelerated Death Benefit.

### **CONNECTICUT**

Critical Illness Accelerated Death Benefit is not available in this state.

### **FLORIDA**

The Maximum Accelerated Death Benefit that may be accelerated is 90% of the face amount or \$1,500,000, whichever is less. The qualifying events covered are:

1. Heart attack
2. Stroke
3. Cancer
4. End-stage renal failure
5. Major organ transplant
6. Blindness
7. Paralysis
8. AIDS
9. Aplastic anemia
10. First coronary angioplasty
11. First coronary artery bypass
12. Motor neuron disease
13. Central nervous disease

# FAQs

## 1. What factors are taken into account for both chronic and critical illness options when determining the amount to payout?

- The amount of death benefit accelerated and the future premiums that would be due
- The company's assessment of the life expectancy of the insured, which is based on age and overall medical condition at time of claim
- Accelerated benefit interest rate in effect (used to determine the present value of future benefits and premiums)
- Any administrative fees assessed

The death benefit is reduced based on the factors above to arrive at the final payout amount. Therefore, the more severe/life threatening a client's condition, the shorter their life expectancy and the more benefit the client will receive.

## 2. How much will a policy owner receive if the insured suffers from a chronic illness or critical illness?

There is not a set amount. The illustration/quote gives you an idea, but the final number will be determined based on each individual and the factors shown above at the time of the critical or chronic event.

## 3. Can a "partial" election be taken (instead of the full amount available)?

Yes. A policy owner does not have to take the full election at initial claim time. In all states except California, chronic illness benefits may be claimed no more frequently than annually. In California under the period payment method, the policy owner may elect annual, semiannual, quarterly, or monthly accelerated death benefits.

In addition, if the policy owner only takes a partial election and has another qualifying critical or chronic illness in the future while the policy is still in force, the policy owner can file for benefits at that time.

## 4. What happens if an insured qualifies for both the critical and chronic illness benefits?

At claim time, the policy owner has the option to file the claim under the critical illness option or the chronic illness option.

## 5. If an election of 90% is accelerated for a critical or chronic illness, will some life insurance (death benefit) be in force?

Yes. This means, at minimum, 10% of the death benefit will remain.

For example, if someone has a \$100,000 death benefit and accelerates 90% due to a critical or chronic illness, the insured still has a \$10,000 death benefit remaining. The less accelerated, the more death benefit remaining.



# RIDERS AVAILABLE AT ADDITIONAL PREMIUM COST

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## ACCIDENTAL DEATH BENEFIT RIDER — ONLY AVAILABLE AT ISSUE

The Accidental Death Benefit Rider pays an additional death benefit if the insured dies as a result of an accidental bodily injury. Double the 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.

**ISSUE AGE:** 18 to 55

**ISSUE LIMITS:** Base policy cannot exceed Table D. For face amounts below \$200,000, the lesser of:

1. 2½ times face amount, or
2. \$200,000

For face amounts of \$200,000 and up, the lesser of:

1. Face amount, or
2. \$300,000

**PARTICIPATION LIMITS:** Total accidental death benefits in force and applied for with Transamerica cannot exceed \$300,000.

**PREMIUMS:** Premiums are available on the Transamerica illustration software and in the *Trendsetter LB* rate guide.

## CHILDREN'S BENEFIT RIDER (CBR) — MAY BE ADDED AFTER ISSUE

Provides insurance on all children of the insured. Each unit is equal to \$1,000 of level term insurance. Coverage on each child expires on the child's 25<sup>th</sup> birthday. The rider terminates when the youngest child we have record of turns 25.

<b>ISSUE AGE:</b>	<b>Minimum</b>	<b>Maximum</b>
Insured	18 years	80 years
Child	15 days	18 years

**ISSUE LIMITS:**

Minimum: One unit  
Maximum: 99 units

**PREMIUMS:** \$6.00 per unit of CBR. If Waiver of Premium is issued on the base policy, it will cover the CBR without an additional premium charge. Premiums are available on the Transamerica illustration software and in the *Trendsetter LB* rate guide.

**CONVERSIONS:** Insurance that terminates under the rider may be converted within 31 days to any permanent life insurance policy made available by Transamerica Life Insurance Company. The face amount of the converted coverage cannot exceed five times the amount of rider coverage or \$50,000, whichever is lower.

## MONTHLY DISABILITY INCOME (MDI) RIDER — ONLY AVAILABLE AT ISSUE

The MDI rider provides a monthly income for up to 24 months (two years), if the rider insured is totally disabled and qualifies. Total disability means the inability of the rider insured to perform the substantial and material duties of their regular occupation for which the rider insured is reasonably suited by education, training, or experience.

To be covered, we must have (1) proof that the rider insured is totally disabled, (2) that the disability began while the rider was in force, (3) that the disability lasts continuously for at least 90 days while covered under the rider, and (4) that the disability began prior to the policy anniversary at the insured's age 60.

The rider is available on the 15-, 20-, 25-, and 30-year *Trendsetter LB* plans. It is not available on *Trendsetter LB 10*.

<b>Premiums:</b>	Rates vary by plan, sex, and smoker status. Premiums will be guaranteed and level to the policy anniversary at age 60. The rates are per \$100 of monthly income benefit. The rates are on the Transamerica illustration software and in the <i>Trendsetter LB</i> rate guide. Unisex (male) rates are applicable in Montana.
<b>Issue Age:</b>	18 to 50, not to exceed base policy issue age limits
<b>Benefit Amount:</b>	The rider will be available in monthly income increments of \$100.
<b>Issue Limits:</b>	Minimum: \$300 per month Maximum: The lesser of \$2,000 per month or 2% of the initial face amount of the base policy, not to exceed 66% of the gross monthly income. Additional limitations may apply.

The coverage for each insured expires once 24 months (two years) of disability income payments have been paid or at policy anniversary at age 60 (if under claim, the benefits may continue to age 62). Separate periods of total disability while this rider is in force will be considered as one continuous disability period. The rider terminates at the policy anniversary at age 60 of the youngest rider insured (if under an active claim, the rider will terminate when benefits cease).

May not be available in all jurisdictions.

## DISABILITY WAIVER OF PREMIUM RIDER — ONLY AVAILABLE AT ISSUE

In the event of total disability, 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.

If the total disability begins before the insured's age 60 and continues to the insured's age 65, we will waive all further premiums under the policy.

If the total disability begins on or after the insured's age 60, we will waive premiums until the later of the insured's age 65 or the end of the initial level premium period.

<b>Issue Age:</b>	18 to 55, not to exceed base policy issue age limits
<b>Issue Limits:</b>	Not issued over Table D. Substandard Waiver of Premium is not available on Standard classes with face amounts under \$250,000.
<b>Premiums:</b>	Premiums vary by plan, sex, and smoker status. The rates are on the Transamerica illustration software and in the <i>Trendsetter LB</i> rate guide.

Coverage terminates at age 65.

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# ENDORSEMENTS

## CONVERSIONS

This option allows the policy owner to change his or her *Trendsetter LB* policy to a level face amount permanent life insurance plan that is made available by Transamerica Life Insurance Company at the time of the exchange. No underwriting will be required if the exchange is to a permanent policy with the same or lower face amount. The new policy will be issued at the same class of risk as the in force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk of the in force policy. Actual premiums on this new policy will be based on the schedule in effect when the option is exercised.

This option must be exercised no later than the earlier of the end of the initial level premium period or the insured's 70<sup>th</sup> birthday (75<sup>th</sup> birthday for Preferred Plus class).

Upon exercise of this option, full first-year commissions will be paid on the new policy. Nonmed policies converted within the first five years can convert to *Transamerica Lifetime*, *Transamerica Financial Foundation IUL*, or *Transamerica Financial Choice IUL*<sup>SM\*</sup>.

## INCOME PROTECTION OPTION — ONLY AVAILABLE AT ISSUE

The Income Protection Option provides a settlement option that is fixed via a Fixed Settlement Endorsement.

**The policy owner can select a form of payout of the death benefit from three payout options:**

1. An initial lump-sum at the insured's death
2. Monthly payments for a specified amount and for a specified period of time (the Guaranteed Period)
3. A final lump-sum at the end of the Guaranteed Period

It is not a requirement that all three payout options are selected. For example, the policy owner may elect an initial lump sum followed by monthly payments and no final lump sum. Or, the owner may select monthly payments only with no lump sum payments.

**Each payout option has a minimum required amount:**

- The minimum lump sum amount (both initial and final) is \$10,000.
- The minimum monthly payment is \$100.
- The minimum monthly payout period is five years, with a maximum of 25 years.

A monthly income period must apply, even if no monthly income payout is selected. This means that if initial and final lump sums are chosen, the lump sums must be at least five years apart and the final lump sum may not be payable sooner than 60 months following the death claim settlement date.

The first fixed monthly payment will be made at the same time as the initial lump sum (if one was selected) and on the same date of each month following the date of death for the duration of the Guaranteed Period. Any final lump sum will be paid one month after the last fixed monthly payment.

If a policy has an Accidental Death Benefit Rider and the rider benefit is deemed payable, the rider benefit will be added to any initial lump sum. If no initial lump sum was selected, the rider benefit will create an initial lump sum.

When illustrating with the option, the data input on the Income Protection Option screen will generate a calculation of the face amount based on a 2.0% discount factor that will be required to support the desired payout structure. This allows the client to use the financial benefits they wish to afford their beneficiaries as the main criteria in selecting the appropriate amount of insurance to purchase.

The calculation will enforce the required minimums for each option as well as the minimum face amount requirements for the base plans.

Interest is earned at a guaranteed rate that is shown on the data pages.

\* Face amount conversion policy no greater than term coverage and no less than minimum required face amount for product selected.



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Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. Benefits paid under accelerated death benefit riders, including the long term care rider, will reduce the life insurance policy's death benefit and policy value. For complete details including the terms and conditions of each rider and exact coverage provided, please refer to the policy.

*Trendsetter® Super Series* are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Forms ICC16 TL24, TL24. **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 with this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. Underwriting guidelines are subject to change without prior notice.

*Trendsetter® LB* is a term life insurance policy, Policy Forms ICC16 TL23 or TL23 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.

Not available in New York.

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