



TERM LIFE GUIDE

FOR INSURANCE PROFESSIONALS

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Trendsetter[®] Super

Quick Facts

UNDERWRITING CLASSES

Three Preferred Classes	Three Standard Classes	Unisex/Unismoker
Preferred Plus	Standard Plus	Trendsetter Super YRT
Preferred Nonsmoker	Standard Nonsmoker	
Preferred Smoker	Standard 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

TRENDSETTER YRT FACE AMOUNT BANDS

Band 1: \$100,000–999,999 (\$250,000 minimum for Preferred Plus class)

Band 2: \$1,000,000 and Up

The maximum face amount for the unisex/unismoker risk class is \$3,000,000.

COMMISSIONABLE POLICY FEES

Band 1: \$60

Band 2–7: \$30

YRT Band 1–2: \$70



ISSUE AGES (AGE NEAREST BIRTHDAY) & FACE AMOUNT BANDS

Product	Issue Ages under \$100,000	Issue Ages over \$100,000
YRT	N/A	18-80
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, S=Smokers

MODAL FACTORS

Annually PAC & Direct	1.0000
Semi-Annual PAC & Direct	0.5100
Quarterly PAC & Direct	0.2575
Monthly PAC & Direct*	0.0860

*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 70th birthday (75th birthday for Preferred Plus class).

TRENDSETTER YRT CONVERSION PRIVILEGE

This option must be exercised no later than the insured's 70th birthday (75th birthday for Preferred Plus class). For the Unisex/Unismoker, this option must be exercised no later than the earlier of the first anniversary or 70th birthday.

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

Accelerated Death Benefit

ADDITIONAL OPTIONAL RIDERS AVAILABLE (WHERE APPROVED)

Accident Indemnity Rider Children's Insurance Rider Waiver of Premium

ILLUSTRATION

Trendsetter Super products are declared non-illustratable.



Policy Description

ABOUT TRENDSETTER SUPER YRT, 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 YRT is a level death benefit term life insurance policy guaranteed renewable to age 95. Premiums increase annually to age 95, but are guaranteed for the first five years for Trendsetter® Super YRT. On 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 YRT, 10, 15, 20, 25 AND 30

Trendsetter® Super YRT, 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.



Kind Codes

Trendsetter Super YRT	
Standard Smoker	6843
Standard Nonsmoker	6844
Standard Plus	6845
Preferred Smoker	6846
Preferred Nonsmoker	6847
Preferred Plus	6848
Unisex/Unismoker	6849

Trendsetter Super 10	
Standard Smoker	7045
Standard Nonsmoker	7046
Standard Plus	7047
Preferred Smoker	7048
Preferred Nonsmoker	7049
Preferred Plus	7050

Trendsetter Super 15	
Standard Smoker	7051
Standard Nonsmoker	7052
Standard Plus	7053
Preferred Smoker	7054
Preferred Nonsmoker	7055
Preferred Plus	7056

Trendsetter Super 20	
Standard Smoker	7057
Standard Nonsmoker	7058
Standard Plus	7059
Preferred Smoker	7060
Preferred Nonsmoker	7061
Preferred Plus	7062

Trendsetter Super 25	
Standard Smoker	7063
Standard Nonsmoker	7064
Standard Plus	7065
Preferred Smoker	7066
Preferred Nonsmoker	7067
Preferred Plus	7068

Trendsetter Super 30	
Standard Smoker	7069
Standard Nonsmoker	7070
Standard Plus	7071
Preferred Smoker	7072
Preferred Nonsmoker	7073
Preferred Plus	7074



Underwriting

Underwriting classes will be available based on face amounts.

Risk Class	Minimum Face Amounts Level Premium Plans	Minimum Face Amount YRT	Flat Extra (Non-Aviation)	Aviation Flat Extra	Allowable Aviation
Preferred Plus	\$100,000	\$250,000	No	No	Aviation Exclusion Rider Only.
Preferred Nonsmoker	\$100,000	\$100,000	No	Yes	Private pilot rated as qualifies. May qualify for no-flat-extra rates.
Preferred Smoker	\$100,000	\$100,000	No	Yes	Private pilot rated as qualifies.
Standard Plus	\$100,000	\$100,000	Yes	Yes	Private pilot rated as qualifies.
Standard Nonsmoker	\$25,000	\$100,000	Yes	Yes	Private pilot rated as qualifies.
Standard Smoker	\$25,000	\$100,000	Yes	Yes	Private pilot rated as qualifies.
Unisex/Unismoker	NA	\$100,000	Yes	Yes	Private pilot rated as qualifies.

Substandard class rates are available through Table P. 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 P at 400%.

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	Table Rating	Percentage Extra
A (1)	25%	F (6)	150%
B (2)	50%	H (8)	200%
C (3)	75%	J (10)	250%
D (4)	100%	L (12)	300%
E (5)	125%	P (16)	400%

The Trendsetter Super YRT Unisex/Unismoker risk class maximum face amount available is \$3,000,000, but may be more restricted on rated cases or issue ages above 65. Contact Underwriting for details.



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 WP 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 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.

RATE BAND BREAK FOR MULTIPLE POLICIES

We will give a rate band break (lower rate) in the following situation:

1. Same insured applying for two or more policies.
2. The policies will be underwritten simultaneously (same evidence of insurability).
3. The total face amount of the policies is high enough to place them in a higher (better rate) band than if they were a single policy.

Trendsetter Super YRT, 10, 15, 20, 25, and 30 are eligible for band breaks. (Rate Band Break for Multiple Policies are not available for bands 6 & 7)



POLICY FEE WAIVER FOR MULTIPLE POLICIES

We will waive the policy fees (on secondary policies) in the following situation:

1. Same insured applying for two or more policies.
2. The policies will be underwritten simultaneously (same evidence of insurability).
3. Policy fees will be waived on the shorter (secondary) duration policy.

Trendsetter Super YRT, 10, 15, 20, 25, and 30 are eligible for the policy fee waiver. (Policy Fee Waiver for Multiple Policies are not available for bands 6 & 7)



Policy Changes

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.

REWRITES

Rewrites from existing term or term-like products will be allowed without exception handling. Full evidence of insurability acceptable to us will be required.

Rewrites for policies issued with Unisex/Unismoker class will be limited to two (initial plus two rewrites).

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.



Riders

ACCIDENT INDEMNITY RIDER (AI)—ONLY AVAILABLE AT ISSUE

The Accident Indemnity Rider pays an additional death benefits if 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 65

ISSUE LIMITS: Not issued over Table D. Rider amount cannot be greater than \$300,000 or face amount of policy, whichever is less.

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

PREMIUMS: Premiums are available on the Transamerica illustration software and in the Trendsetter Super rate guide. Not available on Unisex/Unismoker risk class.

CHILDREN'S INSURANCE RIDER (CIR)—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 25th birthday. The rider terminates at the anniversary at the insured's age 65.

ISSUE AGE:	Minimum	Maximum
Insured	18 years	55 years
Child	15 days	18 years

ISSUE LIMITS:

Minimum: One unit

Maximum: The amount of insurance cannot exceed the base policy. The non-medical limit is 20 units for all issue ages.

PREMIUMS: Premiums apply per unit of CIR. If Waiver of Premium is issued on the base policy, it will cover the CIR without an additional premium charge. Premiums are available on the Transamerica illustration software and in the Trendsetter Super 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 or Transamerica Financial 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.



WAIVER OF PREMIUM RIDER (WP)—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 or face amounts over \$5,000,000.

PREMIUMS: Premiums vary by plan, sex, and smoker status. The rates are on the Transamerica illustration software and in the Trendsetter Super rate guide. Not available on Unisex/Unismoker risk class.



Endorsements

ACCELERATED DEATH BENEFIT (ADB)

The ADB endorsement is automatically included on Trendsetter Super products, with face amounts of \$50,000 and above. 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 from the date of the physician's statement. A physician must have made the diagnosis after the date the policy was issued.

This is not available on Unisex/Unismoker risk class.

Availability of this option is subject to state approval.

INCOME PROTECTION OPTION (IPO)—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 5 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 Accident Indemnity 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 3.0% 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 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 or Transamerica Financial 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. (To qualify for a better class of risk, full underwriting evidence may be required.)

This option must be exercised no later than the earlier of the end of the initial level premium period or the insured's 70th birthday (75th birthday for Preferred Plus class). The conversion option for the Trendsetter Super YRT must be exercised no later than the insured's 70th birthday (75th birthday for Preferred Plus class).

Upon exercise of this option, full first year commissions will be paid on the new policy. Policies issued on a non-med basis may convert to whole life only.



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 Standard Express Nonsmoker	Preferred Nonsmoker Standard Nonsmoker Standard Express Nonsmoker	Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker	Preferred Plus Nonsmoker Preferred Nonsmoker Standard Plus Nonsmoker Standard Nonsmoker
Standard Smoker Standard Express Smoker	Standard Smoker Standard Express Smoker	Preferred Smoker Standard Smoker	Preferred Smoker Standard Smoker

COMMISSIONABLE POLICY FEES

Band 1: \$60

Band 2–4: \$30

ISSUE AGES (AGE LAST BIRTHDAY) & 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	18–60	18–80	18–80	18–80
15 Year	18–60	18–75 (NS) 18–73 (S)	18–75 (NS) 18–73 (S)	18–75 (NS) 18–73 (S)
20 Year	18–60	18–70 (NS) 18–65 (S)	18–70 (NS) 18–65 (S)	18–73 (S) 18–65 (S)
25 Year	18–60 (NS) 18–49 (S)	18–63 (NS) 18–57 (S)	18–65 (NS) 18–60 (S)	18–65 (NS) 18–60 (S)
30 Year	18–50 (NS) 18–40 (S)	18–57 (NS) 18–46 (S)	18–58 (NS) 18–53 (S)	18–58 (NS) 18–53 (S)

Note: NS= Nonsmokers, S= Smokers



MODAL FACTORS

Annually PAC & Direct	1.0000
Semi-Annual PAC & Direct	0.5100
Quarterly PAC & Direct	0.2575
Monthly PAC	0.0860
Semi-Monthly (24)**	Monthly times 12 divided by 24, rounded to 2 decimal places.
Bi-Weekly (26)**	Monthly times 12 divided by 26, rounded to 2 decimal places.

**Semi-Monthly and Bi-Weekly is also referred to as Federal Allotment

CONVERSION PRIVILEGE

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

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

Terminal Illness Accelerated Death Benefit
Chronic Illness Accelerated Death Benefit
Critical Illness Accelerated Death Benefit

ADDITIONAL OPTIONAL RIDERS AVAILABLE (WHERE APPROVED)

Accident Indemnity
Children's Insurance Rider
Monthly Disability Income Rider
Waiver of Premium Rider

ILLUSTRATION

Trendsetter LB is declared non-illustratable.



Policy Description

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.



Kind Codes

Trendsetter LB 10	
Preferred Plus Nonsmoker	7008
Preferred Nonsmoker	7007
Preferred Smoker	7006
Standard Plus Nonsmoker	7004
Standard Express Nonsmoker	7003
Standard Express Smoker	7002
Standard Nonsmoker	7001
Standard Smoker	7000

Trendsetter LB 15	
Preferred Plus Nonsmoker	7017
Preferred Nonsmoker	7016
Preferred Smoker	7015
Standard Plus Nonsmoker	7013
Standard Express Nonsmoker	7012
Standard Express Smoker	7011
Standard Nonsmoker	7010
Standard Smoker	7009

Trendsetter LB 20	
Preferred Plus Nonsmoker	7026
Preferred Nonsmoker	7025
Preferred Smoker	7024
Standard Plus Nonsmoker	7022
Standard Express Nonsmoker	7021
Standard Express Smoker	7020
Standard Nonsmoker	7019
Standard Smoker	7018

Trendsetter LB 25	
Preferred Plus Nonsmoker	7035
Preferred Nonsmoker	7034
Preferred Smoker	7033
Standard Plus Nonsmoker	7031
Standard Express Nonsmoker	7030
Standard Express Smoker	7029
Standard Nonsmoker	7028
Standard Smoker	7027

Trendsetter LB 30	
Preferred Plus Nonsmoker	7044
Preferred Nonsmoker	7043
Preferred Smoker	7042
Standard Plus Nonsmoker	7040
Standard Express Nonsmoker	7039
Standard Express Smoker	7038
Standard Nonsmoker	7037
Standard Smoker	7036



Underwriting

Underwriting classes will be available based on face amounts.

Risk Class	Minimum Face Amounts	Table Ratings				Flat Extra (Non-Aviation)	Aviation Flat Extra
		Band 1	Band 2	Band 3	Band 4	Bands 1-4	Bands 1-4
Standard Express Nonsmoker	\$ 25,000	No*	No*	NA	NA	No	No
Standard Express Smoker	\$ 25,000	No*	No*	NA	NA	No	No
Standard Nonsmoker	\$ 25,000	E - H	E - H	A - P	A - P	Yes	Yes
Standard Smoker	\$ 25,000	E - H	E - H	A - P	A - P	Yes	Yes
Standard Plus Nonsmoker	\$250,000	NA	NA	No	No	Yes	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

*Table A through D is inherent in the risk class and is designed to accept mildly substandard risks. Any rating above D will go to standard. Note: "NA" signifies the class is not available at the Band.

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 P at 400%.

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	Table Rating	Percentage Extra
A (1)	25%	F (6)	150%
B (2)	50%	H (8)	200%
C (3)	75%	J (10)	250%
D (4)	100%	L (12)	300%
E (5)	125%	P (16)	400%

For Bands 1 and 2, substandard class rates are available through Table H. Risks determined to be Table A through D will be issued Standard Express Nonsmoker or Standard Express Smoker without extra premium. Table E through H will be issued Standard Nonsmoker or Standard Smoker plus 25% per table extra.

For Bands 3 and 4, substandard class rates are available through Table P.



Premiums

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 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 & Endorsements

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 Benefits

Accelerated death benefits (adb) included at no additional premium cost.

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT (TIADB) (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 (CHADB) (SUBJECT TO STATE AVAILABILITY)

If the insured is Chronically Ill, a portion of the death benefit can be accelerated in advance of death. A licensed health care 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 policy must be in force two years before benefits are available.

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
- > \$1,500,000.

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.



CRITICAL ILLNESS ACCELERATED DEATH BENEFIT (CRADB) (SUBJECT TO STATE AVAILABILITY)

If the insured is Critically Ill a portion of the death benefit can be accelerated in advance of death. A physician must certify that the insured has suffered a critical health condition such as:

- I. 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
- II. 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.
 - III. 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.
 - IV. End stage renal failure—chronic irreversible and total failure of both kidneys which 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.
 - V. 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.
 - VI. Amyotrophic Lateral Sclerosis (ALS)/ Lou Gehrig's disease.
 - VII. 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.
 - VIII. 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.



There is a 30 day waiting period for sickness to claim benefits under this option. Benefits will not be available during the first 30 days the policy is in force unless the critical illness results from accidental injury.

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

- > 90% of the policy's face amount at time of claim; or
- > \$1,500,000.

If less than the maximum amount is accelerated, this option may be exercised up to two additional times after the initial acceleration.

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 \$350 but will be 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 which 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' 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' condition, the shorter his or her life expectancy and the more benefit the policy owner will receive.



Living Benefits State Variations

TERMINAL ILLNESS ACCELERATED DEATH BENEFIT

California

The maximum death benefit that may be accelerated is 100% of the face amount or \$1,500,000, whichever is less.

CHRONIC ILLNESS ACCELERATED DEATH BENEFIT

California

The policy must be in force 30 days before the ADB is available. No waiting for Chronic Illness if due to accidental injury.

The face amount of the policy at the time the ADB request is received must be at least \$25,000. The maximum death benefit that may be accelerated is 90% of the face amount or \$1,500,000, whichever is less.

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 \$240,000. The maximum ADB over the lifetime of the Insured is the lesser of 90% of the Initial Face Amount or \$1,500,000. No Accelerated Benefit will be paid under this Rider during the first 2 years it is in effect.



CRITICAL ILLNESS ACCELERATED DEATH BENEFIT

California

The insured must be certified by a physician as being critically ill within the last 12 months and while the policy and rider are in force. "Critically ill" is defined as the insured being diagnosed after the rider date with a medical condition that would, in the absence of treatment, result in the insured's death within 12 months.

The policy must be in force 30 days before the ADB is available. No waiting for Critical Illness if due to accidental injury. The maximum death benefit that may be accelerated is 90% of the face amount or \$1,500,000, whichever is less.

The face amount of the policy at the time the ADB request is received must be at least \$25,000.

Connecticut

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

Florida

The maximum 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. Kidney Failure
5. ALS/Lou Gehrig's Disease
6. Major Organ Transplant

The policy must be in force 30 days before the ADB is available. No waiting for Critical Illness if due to accidental injury.



FAQs

Frequently asked questions about the chronic illness and critical illness ADB options.

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 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; however, chronic illness benefits may be claimed no more frequently than annually.

In addition, if the policy owner only takes a partial election and s/he has another qualifying critical or chronic illness in the future while the policy is still in force, s/he can file for benefits at that time. Again, chronic illness benefits may be claimed no more frequently than annually.

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 inforce?

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

ACCIDENT INDEMNITY RIDER (AI)—ONLY AVAILABLE AT ISSUE

The Accident Indemnity Rider pays an additional death benefit if 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 65

ISSUE LIMITS: Not available on substandard risks. Rider amount cannot be greater than \$300,000 or face amount of policy, whichever is less.

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

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

CHILDREN'S INSURANCE RIDER (CIR)—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 25th birthday. The rider terminates at the anniversary at the insured's age 65.

ISSUE AGE: Minimum Insured: 18 years Maximum Insured: 55 years

MINIMUM CHILD: 15 days Maximum Child: 18 years

ISSUE LIMITS: Minimum: One unit

MAXIMUM: The lesser of 99 units or the face amount of the base policy. The non-medical limit is 20 units for all issue ages.

PREMIUMS: \$5.83 per unit of CIR. If Waiver of Premium is issued on the base policy, it will cover the CIR 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 RIDER (DIR)—ONLY AVAILABLE AT ISSUE

The MDI rider provides a monthly income for up to 24 months (2 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.

PREMIUMS: 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 Trendsetter LB rate guide. Unisex (male) rates are applicable in Montana.

ISSUE AGE: 18 to 50, not to exceed base policy issue age limits.

BENEFIT AMOUNT: The rider will be available in monthly income increments of \$100.

ISSUE LIMITS: 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 (2 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.



WAIVER OF PREMIUM RIDER (WP)—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.

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

ISSUE LIMITS: Not issued over table D. Substandard WP is not available on Standard classes with face amounts under \$250,000.

PREMIUMS: Premiums vary by plan, sex, and smoker status. The rates are on the Transamerica illustration software and in the Trendsetter LB rate guide.

Coverage terminates at age 65.



Endorsements

CONVERSIONS

This option allows the policy owner to change his or her Trendsetter 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. (To qualify for a better class of risk, full underwriting evidence may be required.)

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

Upon exercise of this option, full first year commissions will be paid on the new policy. Policies issued on a non-med basis may convert to whole life only.

INCOME PROTECTION OPTION (IPO)—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 5 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 Accident Indemnity 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 3.0% 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 which is shown on the data pages.



Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids IA. Policy Forms ICC16 TL22, TL22, 1-322 11-107, 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, 1-334 11-107 or in New York, issued by Transamerica Financial Life Insurance Company, Harrison, NY. Policy Forms 3-306 38-111, 3-305 38-111, 3-304 38-111, 3-303 38-111, or 3-334 38-111. **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 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.

Trendsetter® LB is a term life insurance policy, Policy Forms ICC15 TL21 REV, TL21 REV or TL19 CA 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. Not available in New York. 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.

Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states.

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