

# QUICK FACTS

## TERM LIFE INSURANCE

### TRENDSETTER® EXPRESS PORTFOLIO-AT-A-GLANCE

Band	Face Amounts	Term	Ages	Risk Classes
<b>Band 1</b>	\$25,000-\$99,999	10 15 20 25 30	18-60 18-60 18-60 18-60 (NS), 18-49 (S) 18-50 (NS), 18-40 (S)	<b>Non-Med:</b> Standard (NS/S) Standard Express (NS/S)
<b>Band 2</b>	\$100,000-\$249,999	10 15 20 25 30	18-80 18-75 (NS), 18-73 (S) 18-70 (NS), 18-65 (S) 18-63 (NS), 18-57 (S) 18-57 (NS), 18-46 (S)	<b>Non-Med to age 60 (fully underwritten 61-80):</b> Standard (NS/S) Standard Express (NS/S) <b>Fully Underwritten:</b> Preferred Choice (ages 18-80)
<b>Band 3</b>	\$250,000-\$499,999	10 15 20 25 30	18-80 18-75 (NS), 18-73 (S) 18-70 (NS), 18-65 (S) 18-65 (NS), 18-60 (S) 18-58 (NS), 18-53 (S)	<b>Fully Underwritten:</b> Preferred Plus Standard Plus Preferred (NS/S) Standard (NS/S)
<b>Band 4</b>	\$500,000-\$999,999	10 15 20 25 30	18-80 18-75 (NS), 18-73 (S) 18-70 (NS), 18-65 (S) 18-65 (NS), 18-60 (S) 18-58 (NS), 18-53 (S)	<b>Fully Underwritten:</b> Preferred Plus Standard Plus Preferred (NS/S) Standard (NS/S)

### Competitive Advantages

- **Non-Med Rate Bands:**<sup>1</sup> Non-med underwriting for face amounts up to \$249,999.
- **Industry-Low Face Amounts:** Minimums at only \$25,000.
- **Five Initial Guaranteed Level Premium Options:** 10, 15, 20, 25 and 30-year initial level premiums.
- **Transamerica Opportunity Programs (TOP & TOP Plus):**<sup>2,3,4</sup>
  - No medical exam to apply for coverage amounts up to \$999,999.
  - Available for Trendsetter Express 15, 20, 25 and 30. (Trendsetter Express 10 is not eligible for TOP or TOP Plus).
  - No exams, no APS, fully commissionable.
- **Income Protection Option (IPO):** A no-cost option that provides the flexibility to structure the death benefit as a guaranteed monthly income stream with optional initial and final lump sum payouts to one or more beneficiaries. Can be modified prior to the death of the insured.
  - Initial lump sum: \$10,000 minimum.
  - Guaranteed monthly income stream: 5-25 years/\$100 minimum.
  - Final lump sum: \$10,000 minimum.

• **Monthly Disability Income Rider (MDI)**

- A. Provides income to the owner for up to 24 months in the event of a qualified disability. Available from \$300 per month up to 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.
- B. Not available on Trendsetter Express 10.
- C. Issue ages: 18-50, not to exceed base policy limits.

• **Advanced Premium Options:** An owner may choose to pay premiums in advance for a cost reduction of his or her future premiums.

• **Convertibility:** The ability to convert to a permanent policy made available for that purpose at the time of conversion, up to the earlier of the end of the initial level premium period or the insured’s 70<sup>th</sup> birthday (75<sup>th</sup> for Preferred Plus class).

**State Availability**

Subject to approval and policies may not be available in all jurisdictions.

Trendsetter Express is not available in New York.

**Endorsements**

Terminal Illness Accelerated Death Benefit (TIADB)<sup>5</sup>

Conversion

Income Protection Option (IPO)

**Application**

APA40

Non-med applications also require the MPN-1 non-med supplement, and we will obtain MIB, MVR, script checks and possibly PHI or APS, depending on the case.

**Riders**

Waiver of Premium (WP)

Children’s Insurance (CIR)

Accident Indemnity (AI)

Monthly Disability Income (MDI)<sup>5</sup>

<sup>1</sup>The \$25,000 to \$99,999 rate band (Band 1) and the \$100,000 to \$249,999 rate band (Band 2) on Trendsetter® Express are available on the Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker and Standard Express Smoker risk classes on a non-med basis. Face amounts and/or ages above these limits are available on a fully underwritten basis. Non-med requirements include the application, non-medical application supplement (part 2), MIB, Script Check and possible PHI and/or APS.

<sup>2</sup>This is not a Guaranteed Issue program. Qualification for coverage depends on the answers to health questions set forth in the new application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, non-medical, data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. Program is subject to withdrawal at any time without notice from the Company.

<sup>3</sup>Previous policy must be from our list of qualifying carriers including Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company.

<sup>4</sup>Program available on ages 18-60 for TOP and 18-50 for TOP Plus.

<sup>5</sup>Subject to state availability. Not available on Trendsetter Express 10.

Trendsetter® Express is a term life insurance policy issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. ICC 12 TL18 (or TL18). Rider Form No. 1-032 11-284, 1-058 11-105, ICC08-CIR01 or CIR01, ICC10 WPR 13 or WRR 13, MDI08. **Premiums increase annually beginning in year 11 for the 10-year policy, in year 16 for the 15-year policy, in year 21 for the 20-year policy, in year 26 for the 25-year policy, and in year 31 for the 30-year policy.** Policy form and number may vary, and this policy may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.



Transamerica Life Insurance Company

an **AEGON** company

**For producer use only. Not for distribution to the public.**