



PROTECTION. VALUE. CONVENIENCE.

TERM LIFE INSURANCE
FROM TRANSAMERICA LIFE INSURANCE COMPANY



TRENDSETTER® SUPER

Protection for Those Who Expect the Unexpected

Predicting the future is an impossible task, and financial safety nets may be hard to come by. Now more than ever, heads of households worry about whether their families could make ends meet if something were to happen to them. In fact, a staggering 7 out of 10 families with children under 18 would have trouble paying the bills if the household breadwinner passed away unexpectedly.¹ The good news is that there is a solution.

Life Insurance—A Guaranteed Safety Net

Life insurance is one of the most cost-effective safety nets available to families seeking to provide financial security in the event of an unexpected death. And term life insurance is a particularly attractive, straightforward solution. It can give you a large amount of coverage for a low monthly cost, and is also one of the few areas where you can still find guarantees in today's challenging economy.

WHY TERM LIFE INSURANCE?

Term life insurance has the versatility you need to provide the right type and amount of coverage for your specific stage in life. Typical life events that increase the need for protection include:

- Planning for a child's education
- Purchase of a new home
- Marriage
- Owning your own business
- Birth of a child

The Trendsetter® Super Series—Coverage That Fits Your Life

Transamerica Life's Trendsetter® Super Series combines all the benefits of term life insurance with options and choices that can help meet your needs. Trendsetter Super offers cost-effective monthly payments, coverage options for those in their mature years, and a Return of Premium (ROP) rider that allows you to get money back at the end of your level premium period.²

Easy and Economical Coverage You Can Depend On

- **Protection to meet your needs:** Choose from competitively-priced monthly payment options for the amount of time you need coverage, from 1, 10, 15, 20, 25 or 30-year periods, on coverage amounts as low as \$25,000.
- **Coverage without a medical exam:** Get coverage in amounts of \$25,000 to \$99,999³ without a doctor visit or medical exam.
- **Income replacement:** Our Income Protection Option allows you to set up your death benefit to pay out as monthly payments to your loved ones for up to 25 years after your death, mirroring how your income flows into your household.



The Transamerica Advantage: Stability and Strength to Transform Your Tomorrows

When it comes to choosing a life insurance company, you want one you can depend on—a company that will be there if, and when, the time comes for your life insurance benefit to be paid. Transamerica Life is a company you can trust. For more than 100 years, people have turned to Transamerica to ensure the future financial security of their families.⁴

To find out more about protecting your family's financial future with a Trendsetter[®] Super policy from Transamerica Life, contact your life insurance professional or Transamerica today.

¹LIMRA (2010). Household Trends in U.S. Life Insurance Ownership.

²Provides for return of 100% of eligible premiums at the end of the initial level premium period. Excludes substandard and other rider premiums. Only available on Trendsetter Super 20 and Super 30.

³The \$25,000 to \$99,999 rate band on Trendsetter Super[®] (Band 1) is only available on the Standard Nonsmoker and Standard Smoker risk classes on a non-med basis with the following specifications: For issue ages 18-60, the policy can be issued on a non-med basis for face amounts between \$25,000 and \$99,999. For issue ages 61 to 70, the policy can be issued on a non-med basis for face amounts between \$25,000 and \$50,000. 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), a Medical Information Bureau release form, a prescription check, and a possible Personal History Interview and/or an Attending Physician's Statement.

⁴Transamerica Life Insurance Company continues the tradition of service established in 1906 when the original Transamerica life insurance company was founded.

Trendsetter[®] Super Series (Policy Form Nos. 1-322 11-107, 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. **Premiums increase annually starting in year 2 for yearly renewable term, 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 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.

