



# Trendsetter® LB Series: Living Benefits

## Introducing the Trendsetter® LB Series: Term Life Insurance with Living Benefits

Transamerica Life Insurance Company is introducing an all-new portfolio of term products with Trendsetter® LB. Trendsetter LB products have initial level premium options of 10, 15, 20, 25 and 30 years, and include non-medical underwriting offerings available for up to \$249,999 of coverage.<sup>1</sup> The sales date is August 13, 2012. Trendsetter LB is not available in New York.

### Product Features

Trendsetter LB offers:

- Three Accelerated Death Benefit (ADB) options –
  - Automatically included in the policy (subject to state availability).
  - Details and examples are in the *Trendsetter LB Series Product Guide* (form number 82206). Accelerated benefit options are:
    - Terminal Illness Accelerated Death Benefit
    - Chronic Illness Accelerated Death Benefit
    - Critical Illness Accelerated Death Benefit
- Income Protection Option (IPO) is available to enhance and customize the sale to your clients needs
- TOP and TOP Plus are available for face amount and risk class combinations that exceed the non-medical parameters.<sup>2,3,4</sup>
- Minimum face amount of \$25,000 (Maximum face amount of \$999,999).
- Four rate 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
- Age last birthday issue ages.
- Non-medical underwriting for face amounts up to \$249,999 – age and risk class limitations apply.
- Nine underwriting classes:

○ Preferred Plus	○ Standard Plus
○ Preferred Choice	○ Standard Nonsmoker
○ Preferred Nonsmoker	○ Standard Smoker
○ Preferred Smoker	○ Standard Express Nonsmoker
	○ Standard Express Smoker

- Non-medical cases require the non-med (part 2) with the application and will be underwritten without fluids. Standard risk classes are available.
- Modestly rated cases (Table A through D) will be issued as Standard Express risk class without an explicit Table rating on the data pages.
- Available riders:
  - Monthly Disability Income Rider (subject to availability)
  - Waiver of Premium Rider
  - Children’s Insurance Rider
  - Accident Indemnity Rider
- Policy fee: \$30 (\$60 for face amounts under \$100,000).
- Commissions paid on all policy fees.
- Conversion option expires on 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).



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All products are non-illustratable.  
 Quotes are available on TransWare® version 16.60.

## Issue Ages (Age Last Birthday)

Issue ages are based on “age last birthday.” Maryland has unique issue ages.

Product	Band 1	Band 2	Band 3	Band 4
Trendsetter Express 10	18 – 60	18 – 80	18 – 80	18 – 80
Trendsetter Express 15	18 – 60	18 – 75 (NS) 18 -73 (S)	18 – 75 (NS) 18 -73 (S)	18 – 75 (NS) 18 -73 (S)
Trendsetter Express 20	18 – 60	18 – 70 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)
Trendsetter Express 25	18 – 60 (NS) 18 – 49 (S)	18 – 63 (NS) 18 – 57 (S)	18 – 65 (NS) 18 – 60 (S)	18 – 65 (NS) 18 – 60 (S)
Trendsetter Express 30	18 – 50 (NS) 18 – 40 (S)	18 – 57 (NS) 18 – 46 (S)	18 – 58 (NS) 18 – 53 (S)	18 – 58 (NS) 18 – 53 (S)

## Maryland Issue Ages:

Product	Band 1	Band 2	Band 3	Band 4
Trendsetter Express 10	18 – 60	18 – 80 (NS) 18 – 79 (S)	18 – 80	18 – 80
Trendsetter Express 15	18 – 60	18 – 75 (NS) 18 -73 (S)	18 – 75 (NS) 18 -73 (S)	18 – 75 (NS) 18 -73 (S)
Trendsetter Express 20	18 – 60	18 – 69 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)	18 – 70 (NS) 18 – 65 (S)
Trendsetter Express 25	18 – 60 (NS) 18 – 46 (S)	18 – 63 (NS) 18 – 54 (S)	18 – 65 (NS) 18 – 60 (S)	18 – 65 (NS) 18 – 60 (S)
Trendsetter Express 30	18 – 50 (NS) 18 – 38 (S)	18 – 56 (NS) 18 – 43 (S)	18 – 58 (NS) 18 – 53 (S)	18 – 58 (NS) 18 – 53 (S)

Note on codes: NS = Nonsmokers. S = Smokers.  
 A Band/Issue Age combination not listed above is not allowed.

## Underwriting Classes by Face Amount Band

Band 1	Band 2	Band 3	Band 4
<b>\$25,000 – \$99,999</b>	<b>\$100,000 – \$249,999</b>	<b>\$250,000 – 499,999</b>	<b>\$500,000 – \$999,999</b>
Standard NS Standard Express NS Standard S Standard Express S	Preferred Choice NS Standard NS Standard Express NS Standard S Standard Express S	Preferred Plus NS Preferred NS Standard Plus NS Standard NS Preferred S Standard S	Preferred Plus NS Preferred NS Standard Plus NS Standard NS Preferred S Standard S

Note on codes: NS = Nonsmokers. S = Smokers.  
 Preferred Choice NS and all face amounts of \$250,000 and above require full underwriting.

## Transition Rules



# Trendsetter® LB Series: Living Benefits

The Trendsetter LB portfolio is available for sale in states posted immediately (except New York). The Monthly Disability Income Rider availability will be posted, or made available on request.

## TransWare® Quotes

Quote support is available on the latest version of TransWare, 16.60.

## Additional Information or Questions

For additional details on Trendsetter LB series products, please see the *Product Guide* or contact Transamerica Sales Support.

<sup>1</sup>The \$25,000 to \$99,999 rate band (Band 1) and \$100,000 to \$249,999 rate band (Band 2) on Trendsetter LB are only available on the Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker and Standard Express Smoker risk classes on a non-med basis. Band 2 is available on a fully underwritten basis for the Preferred Choice risk class. 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>These are not Guaranteed Issue programs. Qualification for coverage depends on the answers to health questions set forth in the Trendsetter application. Subject to underwriting approval. Underwriting includes Medical Information Bureau screening, application, non-medical application supplement (part 2), data pages of previously issued term policy, and additional requirements which may be imposed based on information from the MIB. The maximum face amount available on Trendsetter Express is \$999,999. 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.

<sup>4</sup>Not available on Trendsetter LB 10.

Trendsetter® LB is term life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. TL19.

**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.