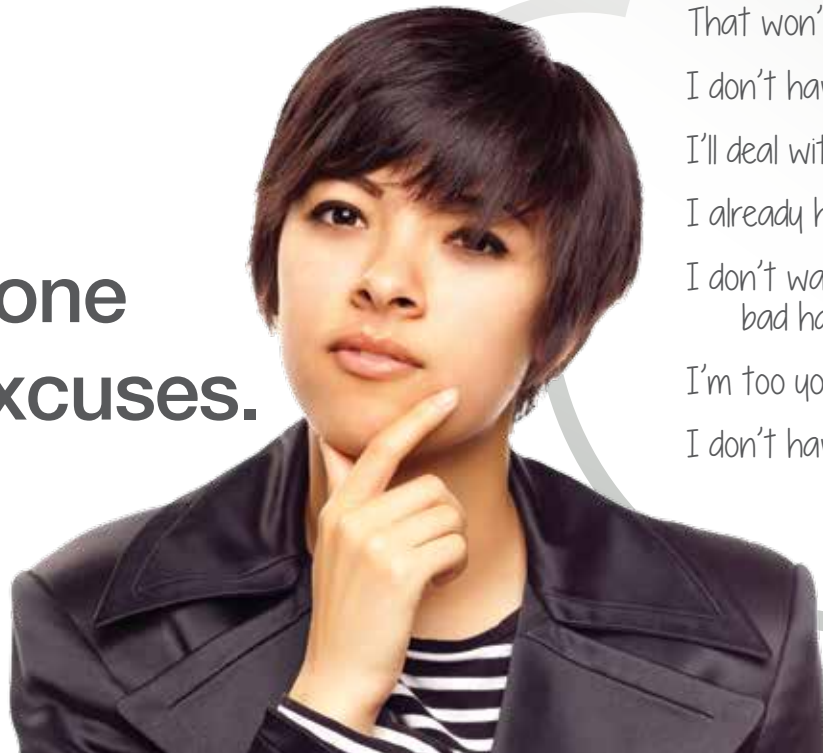


Everyone
has excuses.



That won't happen to me.
I don't have the money for that right now.
I'll deal with that when the time comes.
I already have life insurance.
I don't want to think about anything
bad happening to me.
I'm too young to get sick.
I don't have anyone depending on me.

You deserve more.

There is simply no good excuse not to get life insurance with living benefits from Transamerica Life Insurance Company.

Introducing life insurance with living benefits—an innovative type of life insurance there when you and your family need it most. Whether it means accessing your benefits while living—should you experience a chronic, critical or terminal illness⁴—or at the time of death.

Simply put, a devastating illness or injury doesn't have to mean financial ruin.

No matter what the excuse, the odds are still the same:

Americans between
40–50 years old are
Twice
as afraid of the financial
consequences of a critical illness
than they are of dying from it.¹

49% of women
have delayed procedures or
appointments to save money,
while 33% have skipped or
cut back on a medication.²

Nearly **25%**
of people in their 40's
have at least one
chronic illness.³

¹ Buckner, Gail. "What's Keeping You Up at Night: Affording Medical Bills." Fox Business. Aug. 2013. <http://www.foxbusiness.com/personal-finance/2013/08/12/boomers-top-worry-affording-medical-bills/> (accessed December 30, 2013).
² Boerner, Heather. "Your top health insurance challenges-SOLVED!". Better Homes and Gardens. May 2013. <http://bhg.com> (accessed August 2, 2013).
³ Saad, Lydia. "Chronic Illness Rates Swell in Middle Age, Taper Off After 75." Gallup Well-Being. Apr. 2011. <http://www.gallup.com/poll/147317/chronic-illness-rates-swell-middle-age-taper-off.aspx> (accessed December 30, 2013).
⁴ Benefits provided through the Living Benefits, including the critical, chronic and terminal illness accelerated death benefit riders, are subject to certain limitations and exclusions. Amounts payable under the benefits vary based in part on the nature and severity of the Insured's health condition and the Insured's remaining life expectancy at the time of the acceleration. Refer to the rider for complete details. Trendsetter[®] LB Series is a term life insurance policy 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. 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. Riders are available at an additional cost. Riders and rider benefits have specific limitations and may not be available in all jurisdictions. For complete details including the terms and conditions of each rider and exact coverage provided, please consult a Transamerica agent.

