

PRODUCER REFERENCE GUIDE

TERM LIFE INSURANCE

Transamerica's Trendsetter® Series is a portfolio of guaranteed initial level premium term products that combine all of the benefits of term life insurance with a range of options to suit a variety of client needs, and consists of Trendsetter® Super and Trendsetter® LB (Living Benefits).

The Trendsetter Series provides protection, value and convenience with these additional advantages:

- High issue ages
- Low face amounts
- Competitive premiums
- Non-med underwriting options
- A range of endorsements and riders for additional policy personalization

This guide is intended to provide a quick reference for the Trendsetter products, as well as offer some suggestions on how to approach selling the portfolio.

Portfolio Overview

Product Features

	Trendsetter® Super	Trendsetter® LB
10, 15, 20, 25 and 30-year Durations	✓	✓
YRT Option	✓	N/A
Face Amounts	\$25,000 and up	\$25,000 – \$999,999
Non-med Option	Band 1	Bands 1 & 2
Transamerica Opportunity Program (TOP) and TOP Plus ¹	✓	✓
Policy Fees (fully commissionable)	\$30 \$60 (Band 1) \$70 YRT	\$30 \$60 (Band 1)
Issue Ages	Age Nearest	Age Last
Layered Coverage	✓	✓
Band Breaks	✓	N/A
Multi-policy Discounts ²	✓	N/A

¹Not available on Trendsetter Super 10, Trendsetter Super YRT, or Trendsetter LB 10. 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 LB is \$999,999. Program is subject to withdrawal at any time without notice from the Company. Previous policy must be from our list of qualifying carriers including Transamerica Life Insurance Company.

²Must be the same insured applying for two or more policies, and underwritten simultaneously. The total face amount of the policies must be high enough to place them in a higher (better rate) band than if they were a single policy. Policy fees will be waived on the shorter (secondary) duration policy. Rate band break and policy fee waiver for multiple policies are not available for bands 6 and 7.

QUICK FACTS

TERM LIFE INSURANCE

TRENDSETTER® LB (LIVING BENEFITS)

Trendsetter® LB is guaranteed initial level premium term life insurance with Chronic, Critical and Terminal Illness Accelerated Death Benefits (ADB) inherent in the products, subject to state availability. Trendsetter LB provides living benefits and death benefits in one life insurance solution, for clients who want an extra level of protection for their loved ones' financial security.

Chronic Illness Accelerated Death Benefits

- Allows the policyholder to accelerate up to 24% of the policy face amount per year when he or she is determined by a licensed health care practitioner to be unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting, and transferring) for a period of 90 consecutive days, or to be suffering from severe cognitive impairment for a period of 90 consecutive days or more.¹
- The maximum amount that can be accelerated over the lifetime of the insured is the lesser of 90% of the face amount of the policy or \$500,000, and the minimum face amount that can be accelerated is \$1,000 annually.

Critical Illness Accelerated Death Benefits

- Enables the policyholder to accelerate his or her death benefit in advance of death when he or she is determined by a licensed physician to have suffered a critical health condition, such as cancer, heart attack, stroke, a major organ transplant, end stage renal failure, Amyotrophic Lateral Sclerosis (ALS), blindness, or paralysis due to the loss of two or more limbs.²
- The maximum amount that may be accelerated is the lesser of 90% of the face amount of the policy or \$500,000, and the minimum face amount that may be accelerated is \$2,500.

Terminal Illness Accelerated Death Benefits

- Provides the ability to accelerate a portion of the policy's death benefit as a lump sum payment in advance of death when a licensed physician has diagnosed the insured to have less than 12 months to live.³
- The maximum amount that can be accelerated is the lesser of 100% of the face amount of the policy or \$500,000, and the minimum face amount is \$5,000.

PORTFOLIO-AT-A-GLANCE

Band	Face Amounts	Term	Ages ⁴	Risk Classes
Band 1	\$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)	Non-Med: Standard (NS/S) Standard Express (NS/S)
Band 2	\$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)	Non-Med to Age 60 (Fully Underwritten 61-80): Standard (NS/S) Standard Express (NS/S) Fully Underwritten: Preferred Choice (ages 18-80)
Band 3	\$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)	Fully Underwritten: Preferred Plus Standard Plus Preferred (NS/S) Standard (NS/S)
Band 4	\$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)	Fully Underwritten: Preferred Plus Standard Plus Preferred (NS/S) Standard (NS/S)