

Built for Today? Yes.

Traditionally, term life insurance has been considered for life-changing events, including:

- Marriage
- The birth of a child
- Purchase of a new home
- Planning for a child's education

In addition to covering traditional needs, Transamerica's Trendsetter term life insurance is also designed to address the unique needs of today's families, including:

- **Blended Families (Children and Spouses from Previous Marriages):** Combining children and assets from a previous relationship can be complicated. A Trendsetter term policy can help minimize potential family conflict, while ensuring that children from both the new and previous relationships are taken care of in the manner intended.
- **"Boomerang" Kids Returning Home:** Even college graduates are finding financial independence difficult to attain, especially while job markets continue to remain challenging. Discounts and options available with a Trendsetter term policy can offer a cost-effective way to guarantee a monthly income to "boomerang" children to cover their living expenses, in the event of an untimely death.

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 1-344 11-107; Policy Form Nos. 3-322 38-109, 3-306 38-109, 3-305 38-109, 3-304 38-109, and 3-334 38-109 in New York) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499 and Transamerica Financial Life Insurance Company, Harrison, NY 10528. **Premiums increase annually for the YRT policy, starting 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.



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TERM TRENDSETTER®



Insurance For Our Times.
These Times.



Transamerica Life Insurance Company
Transamerica Financial Life Insurance Company



A Simple Answer? Definitely.

In life, we all make choices. Some can be challenging, such as purchasing a new home or car, while others can be as simple as deciding on which toothbrush to buy.

In today's ever-changing economic environment, you have another choice to make. Which type of life insurance is the right one for you?

If you're looking for a competitively priced policy from a company that offers flexibility and the options to deal with the unique needs associated with today's times, Trendsetter® Super Series term life insurance from Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company is an obvious choice.

Transamerica's Trendsetter term life insurance is designed to address the unique needs of today's families...

- **Retirees and Pre-retirees:** For those who are retired or nearing retirement, there might not be adequate time to recover assets lost due to market fluctuations. With a Trendsetter term policy, individuals can continue to allocate funds for their loved ones, without significantly disrupting their retirement assets.
- **Ageing Family Members:** Older family members, who may have lost a significant amount of retirement savings, may be relying on someone else for financial support. In the event of an untimely death, a Trendsetter term policy can guarantee a monthly income to cover medical expenses and other life essentials.

Perhaps you will need coverage for *both* a traditional life-changing event and an additional need unique to today's times. With Transamerica's Trendsetter term life insurance, discounts are available if the same insured is purchasing two or more policies at the same time.

Options? Certainly.

The Trendsetter term life insurance policies also offer several options for personalizing a policy that's right for you:

- **Length of Coverage:** Everyone's needs are different, which is why Transamerica's Trendsetter term life insurance offers a variety of policies that provide coverage for various time periods, including 1, 10, 15, 20, 25, or even up to 30 years.
- **Income Protection Option (IPO):** Managing a large amount of money can be challenging during a time of loss, especially given today's volatile market. With the IPO, you can leave loved ones a guaranteed monthly income stream, in addition to a lump-sum death benefit—at no additional cost.
- **Return of Premium Rider (ROP):** Some might want to recapture their term insurance premiums if they outlive their policy. With ROP, eligible premiums can be returned at the end of the initial level premium period on 20 and 30-year policies if the insured is still living.¹

- **Children's Insurance Rider:** Protecting your children can be a wise decision. Adding this rider to your policy allows you to provide insurance coverage on your children.

Flexibility? Of Course.

Transamerica's Trendsetter term life insurance is also flexible to meet changing or unforeseen needs:

- **Conversion:** Sometimes, a longer period of coverage may be necessary. Included on all Trendsetter term insurance policies, this option allows you to exchange a term policy for a designated permanent life insurance policy, which can be more cost-effective if coverage for a longer period is needed.²
- **Waiver of Premium Rider:** Life insurance bills should be the least of your worries if you are disabled. Qualifying applicants can have premiums waived throughout their disability.
- **Accelerated Death Benefit:** Sometimes, just thinking about a terminal illness can be unsettling. With the Accelerated Death Benefit, funds are allowed to be released to those in need.³

Transamerica? Absolutely.

For more than 100 years, Transamerica has symbolized innovation, strength, and stability.⁴ And with the financial outlook still uncertain, it's important to choose an insurance carrier that's been there before. At Transamerica, we know what it takes to succeed, and we understand your needs. Then. Now. And into the future.

To find out more about term life insurance from Transamerica, contact a Transamerica representative or visit our Website at www.transamerica.com.



Insurance for our times.

¹ Return of Premium rider is available on Trendsetter® Super 20 and Trendsetter® Super 30. In Florida, the return of premium benefit is available through a separate policy (Policy Form Nos. 1-304 12-109 and 1-334 12-109) in which the intermediate endowment benefit is inherent. The Return of Premium rider is not available in New York.

² Option subject to certain limitations. Permanent life insurance policies contain charges and expenses that a term policy may not have. In addition, some time periods may start anew with the new coverage.

³ Eligibility for the Accelerated Death Benefit is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months, not more than 24 months in TX, GA, IL, MA, and WA, from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation.

⁴ Transamerica Life and Transamerica Financial Life continue the tradition of service established in 1906 when the original Transamerica life insurance company was founded.

