



# LIVING BENEFITS PLUS DEATH BENEFITS IN ONE SIMPLE SOLUTION

TERM LIFE INSURANCE FROM TRANSAMERICA LIFE INSURANCE COMPANY



## Are You and Your Family Prepared for Life's Surprises?

You've always done your best to provide for, and protect, your family's financial security. But life has a funny way of coming up with unexpected situations to surprise you.

## The Financial Impact of Illness

Recent studies show that nearly half of all Americans suffer from at least one chronic illness, and many of these people have one or more daily activity limitations.<sup>1</sup>

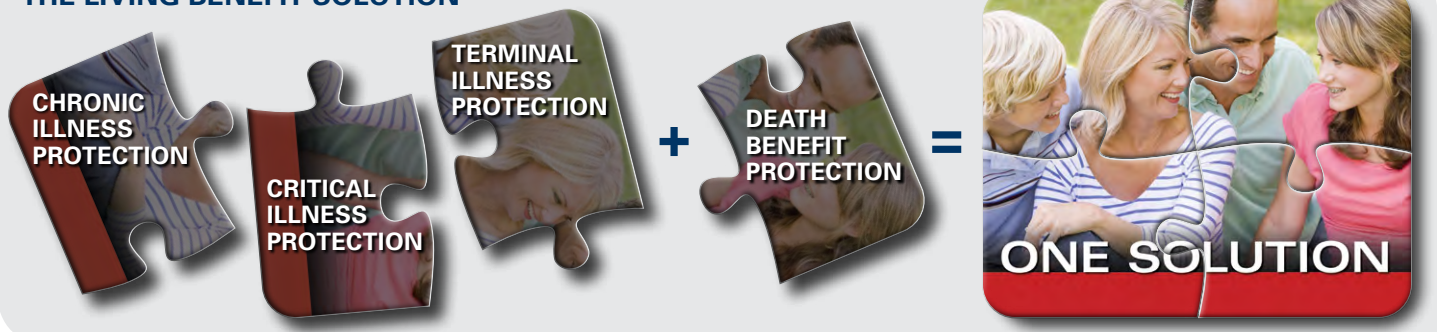
Chronic diseases—such as heart disease, stroke, cancer, diabetes, and arthritis—are among the most common and costly of all health problems in the U.S., and are also the leading causes of death and disability.<sup>1</sup>

You may not have considered it until now, but more and more Americans are learning that certain types of life insurance can play an important role in protecting their family's financial future when an unexpected chronic, critical or terminal illness happens.

## Why Term Life Insurance Can Be the Difference

Term life insurance is one of the most important things you can put in place to provide financial protection for your family if you were to pass away unexpectedly. But did you know that Trendsetter® LB term life insurance from Transamerica Life Insurance Company gives you early access to policy benefits to help pay your bills should you become stricken with a chronic, critical or terminal illness—even if you already have health insurance or Medicare coverage?

### THE LIVING BENEFIT SOLUTION



## What Living Benefits Can Bring to Your Life

If you are diagnosed with a certain chronic, critical or terminal illnesses as defined in the policy, a Trendsetter LB term life insurance policy allows you to accelerate a portion of your policy face amount to:<sup>2</sup>

- Replace income lost as a result of your illness
- Provide for in-home care or facility needs

And...

- Any face amount not accelerated as living benefits will remain a death benefit for your loved ones after you pass away

### WHY TRANSAMERICA LIVING BENEFITS?

- Trendsetter<sup>®</sup> LB policies offer coverage from \$25,000 to \$999,999.
- You may be eligible to receive coverage up to \$249,999 without the need for a medical exam.<sup>3</sup>
- A choice of coverage periods — from 10, 15, 20, 25 and 30 years.



## The Transamerica Advantage

Term life insurance is one of the most cost-effective choices you can make to provide a financial safety net for your family. And when it comes to choosing a life insurance company, you want one you can depend on. People have turned to Transamerica Life to ensure the future financial security of their families for over 100 years.<sup>4</sup> Let us help you protect your family's future.

## Contact your life insurance professional or Transamerica today.

<sup>1</sup>Centers for Disease Control and Prevention. Chronic Diseases and Health Promotion; <http://www.cdc.gov/chronicdisease/overview/index.htm>

<sup>2</sup>Subject to state availability. Minimum and maximum amounts that may be accelerated may vary. Some portion of the payments may be taxable, and policy owners are advised to consult with their tax advisors when making a request for an Accelerated Death Benefit.

<sup>3</sup>The \$25,000 to \$99,999 rate band (Band 1) and the \$100,000 to \$249,999 rate band (Band 2) on Trendsetter LB are available on the Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker and Standard Express Smoker risk classes on a non-med basis. Non-med requirements include the application, non-medical application supplement (part 2), a Medical Information Bureau release form, prescription check and a possible personal history interview and/or an Attending Physicians Statement.

<sup>4</sup>Transamerica Life Insurance Company is descended from a company founded in 1906.

Benefits provided through the Living Benefits, including the critical, chronic and terminal illness accelerated death benefits, 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 as determined by the company.

Certain 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 the Company.

Trendsetter<sup>®</sup> 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. 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.