

# Product Portfolio



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Transamerica Life Insurance Company

an **AEGON** company

Home Office: 4333 Edgewood Road NE  
Cedar Rapids, Iowa 52499



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CRB 105 0712



# Product Portfolio

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POLICY TYPE	UNIVERSAL LIFE					TERM LIFE			WHOLE LIFE	ACCIDENTAL DEATH
Product Name	TransACE®	TransACE® CV	Accumulation UL	Freedom Index Universal Life II <sup>SM</sup>	Freedom Global IUL II <sup>SM</sup>	Trendsetter® Super Series	Trendsetter® Express Series	Trendsetter® LB Series	Simplified Issue Whole Life	Acci-Protector
Description	No-lapse guaranteed flexible-premium universal life insurance policy	No-lapse guaranteed flexible-premium universal life insurance policy. Available for traditional term conversions.	Flexible premium adjustable Universal Life insurance	Individual flexible premium adjustable life insurance policy with an index feature	Individual flexible premium adjustable life insurance policy with an index feature	Term life insurance with low face amounts, high issue ages, and initial guaranteed level premium options of 10, 15, 20, 25, 30 and YRT terms.	Term life insurance with five initial guaranteed level premium options, low issue ages and non-med bands available for amounts from \$25,000 to \$249,999.	Term life insurance with Chronic, Critical and Terminal Illness Accelerated Death Benefits inherent in the products <sup>2</sup> and non-med bands available for amounts from \$25,000 to \$249,999.	Guaranteed Whole Life product used for term conversions issued on a non-med basis up to \$50,000, or on a simplified issue basis.	Simplified Issue Accidental Death and Dismemberment insurance
Issue Ages	Age nearest birthday 16-69 Select 16-80 All of risk classes w/Plus-Premium Death Benefit 16-89 All of risk classes w/Level Death Benefit	Age nearest birthday 0-75 (For issue ages 0 to 15, the risk class is Standard Nonsmoker)	Age as of last birthday 0-85 Non-Tobacco 18-70 Tobacco 18-75 Preferred 18-75 Preferred Tobacco 18-69 Preferred Plus 18-75 Preferred Elite	Age as of last birthday 0-17 Juvenile 18-70 Preferred Elite 18-70 Preferred Plus 18-75 Preferred 18-85 Non-Tobacco (18-80 in Florida) 18-75 Preferred Tobacco 18-85 Tobacco (18-80 in Florida)	Age as of last birthday 0-17 Juvenile 18-70 Preferred Elite 18-70 Preferred Plus 18-75 Preferred 18-85 Non-Tobacco (18-80 in Florida) 18-75 Preferred Tobacco 18-85 Tobacco (18-80 in Florida)	Term (Age Nearest Birthday) Maryland has unique issue ages. See the Trendsetter LB Product Guide for details. YRT: 18-80 10 Year: 18-80 (18-70 Washington, All Bands) 15 Year: Nonsmokers 18-75 (Band 1), 18-78 (Bands 2-5); Smokers: 18-70 (Band 1), 18-73 (Bands 2-5); Washington: 18-65 (All Bands) 20 Year: Nonsmokers 18-65 (Band 1) 18-70 (Bands 2-5); Smokers: 18-65 (All Bands); Washington: 18-60 (All Bands) 25 Year: Nonsmokers 18-60 (Band 1), 18-65 (Bands 2-5); Smokers: 18-55 (Band 1), 18-60 (Bands 2-5); Washington: 18-55 (All Bands) 30 Year: Nonsmokers 18-50 (Band 1), 18-58 (Bands 2-5); Smokers 18-45 (Band 1), 18-53 (Bands 2-5); Washington 18-45 (Band 1), 18-50 (Bands 2-5)	Term (Age Last Birthday) Issue ages for face amounts between \$25,000 and \$99,999 10: 18-60 15: 18-60 20: 18-60 25: 18-60 Nonsmokers; 18-49 Smokers 30: 18-50 Nonsmokers; 18-40 Smokers Issue ages for face amounts between \$100,000 and \$249,999 10: 18-80 15: 18-75 Nonsmokers; 18-73 Smokers 20: 18-70 Nonsmokers; 18-65 Smokers 25: 18-63 Nonsmokers; 18-57 Smokers 30: 18-57 Nonsmokers; 18-46 Smokers Issue ages for face amounts between \$250,000 and \$999,999 10: 18-80 15: 18-75 Nonsmokers; 18-73 Smokers 20: 18-70 Nonsmokers; 18-65 Smokers 25: 18-65 Nonsmokers; 18-60 Smokers 30: 18-58 Nonsmokers; 18-53 Smokers	Term (Age Last Birthday) Issue ages for face amounts between \$25,000 and \$99,999 10: 18-60 15: 18-60 20: 18-60 25: 18-60 Nonsmokers; 18-49 Smokers 30: 18-50 Nonsmokers; 18-40 Smokers Issue ages for face amounts between \$100,000 and \$249,999 10: 18-80 15: 18-75 Nonsmokers; 18-73 Smokers 20: 18-70 Nonsmokers; 18-65 Smokers 25: 18-63 Nonsmokers; 18-57 Smokers 30: 18-57 Nonsmokers; 18-46 Smokers Issue ages for face amounts between \$250,000 and \$999,999 10: 18-80 15: 18-75 Nonsmokers; 18-73 Smokers 20: 18-70 Nonsmokers; 18-65 Smokers 25: 18-65 Nonsmokers; 18-60 Smokers 30: 18-58 Nonsmokers; 18-53 Smokers	Age nearest birthday 0-80 (attained age at time of conversion)	Age as of last birthday 20-60
Minimum Face Amount	\$25,000 All other risk classes \$100,000 Select Class	\$25,000 All other risk classes \$100,000 Preferred Plus	\$20,000 Ages 0-49 \$10,000 Ages 50-85 Preferred risk classes: \$100,001	\$25,000 Preferred classes are available if base face amount qualifies for Blood Testing. No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.	\$25,000 Preferred classes are available if base face amount qualifies for Blood Testing. No preferred classes available over age 75, and no Preferred Elite or Preferred Plus over age 70.	\$25,000 Standard Nonsmoker and Standard Smoker \$100,000 All Other Classes	\$25,000 (Maximum \$999,999)	\$25,000 (Maximum \$999,999)	\$1,000	\$50,000 (Maximum \$250,000)
Minimum Modal Premium	Required Annual Premium: 5 years	Required Annual Premium: 5 years	\$ 15 Monthly \$ 45 Quarterly \$ 90 Semi-annually \$180 Annually	\$25 or calculated premium whichever is greater	\$25 or calculated premium, whichever is greater	N/A	N/A	N/A	N/A	\$15
Guarantee Period	No-Lapse Period: From policy issue to the policy anniversary nearest age 111 of the insured.	No-Lapse Period: From policy issue to the policy anniversary nearest age 111 of the insured.	30 Years Ages 0-35 25 Years Ages 36-50 20 Years Ages 51-55 15 Years Ages 56-65 10 Years Ages 66-75 5 Years Ages 76-85	Provided the cumulative Minimum Monthly No-Lapse Premium requirements are met, each policy has a No-Lapse Period as follows: Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years***	Provided the cumulative Minimum Monthly No-Lapse Premium requirements are met, each policy has a No-Lapse Period as follows: Issue Ages 0-60: lesser of 20 years or until age 65 Issue Ages 61-85: 5 years***	Premiums are guaranteed for the initial level premium period.	Premiums are guaranteed for the initial level premium period.	Premiums are guaranteed for the initial level premium period.	Level premiums during the life of the insured, stop at anniversary nearest insured's age 100. Coverage expires at age 121.	Guaranteed level premiums to age 75.
Death Benefit	Level or Plus-Premium (ROP)	Level	Level or Increasing	Level or Increasing	Level or Increasing	Level	Level	Level	Level	Level
Banding	1) \$ 25,000 - \$ 99,999 2) \$ 100,000 - \$249,999 3) \$ 250,000 - \$999,999 4) \$1,000,000 and above	1) \$ 25,000 - \$ 99,999 2) \$100,000 - \$249,999 3) \$250,000 and above	1) \$ 10,000 - \$ 49,999 2) \$ 50,000 - \$100,000 3) \$100,001 - \$249,999 4) \$250,000 and above	1) \$ 25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 - \$499,999 4) \$500,000 and above	1) \$ 25,000 - \$100,000 2) \$100,001 - \$249,999 3) \$250,000 - \$499,999 4) \$500,000 and above	1) \$ 25,000 - \$ 99,999 2) \$ 100,000 - \$249,999 3) \$ 250,000 - \$499,999 4) \$ 500,000 - \$999,999 5) \$1,000,000 and above	1) \$ 25,000 - \$ 99,999 2) \$100,000 - \$249,999 3) \$250,000 - \$499,999 4) \$500,000 - \$999,999	1) \$ 25,000 - \$ 99,999 2) \$100,000 - \$249,999 3) \$250,000 - \$499,999 4) \$500,000 - \$999,999	1) \$ 1,000 - \$24,999 2) \$ 25,000 - \$99,999 3) \$100,000 and higher	N/A
Available Riders	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Benefit Rider Long Term Care Rider Waiver Provision Rider	Accident Indemnity Rider Children's Insurance Rider Guaranteed Insurability Benefit Rider Waiver Provision Rider	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Guaranteed Insurability Rider Terminal Illness Accelerated Death Benefit Rider** Waiver of Monthly Deduction Rider Waiver of Premium Rider	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Guaranteed Insurability Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Rider**	Accidental Death Benefit Rider Additional Insured Rider Base Insured Rider Children's Benefit Rider Disability Waiver of Monthly Deductions Rider Disability Waiver of Premium Rider Guaranteed Insurability Rider Overloan Protection Rider Terminal Illness Accelerated Death Benefit Rider**	Return of Premium Rider (on Super 20 and Super 30) Accident Indemnity Rider Children's Insurance Rider Waiver of Premium Rider	Monthly Disability Income Rider (Not Available on Trendsetter Express 10) Accident Indemnity Rider Children's Insurance Rider Waiver of Premium Rider	Monthly Disability Income Rider (Not Available on Trendsetter LB 10) Accident Indemnity Rider Children's Insurance Rider Waiver of Premium Rider	Additional Insured Rider Waiver of Premium Rider	
Special Features & Benefits	Accelerated Death Benefit Automatic Premium Loan Free-Look Endorsement Full Policy Surrender Penalty Waiver Endorsement <sup>1</sup> Income Protection Option (IPO) Insured Exchange Option MultiFlex Surrender Enhancement Endorsement <sup>1</sup> No-Lapse Guarantee Endorsement Surrender Penalty Deferral Endorsement <sup>1</sup>	Accelerated Death Benefit Automatic Premium Loan Free-Look Endorsement Full Policy Surrender Penalty Waiver Endorsement <sup>1</sup> Income Protection Option (IPO) Insured Exchange Option No-Lapse Guarantee Endorsement Surrender Penalty Deferral Endorsement <sup>1</sup>	Nursing Care Surrender Option Rider The owner may elect to withdraw a portion of the Policy Value free of surrender charges.	Credits Excess Index Interest based, in part, on the S&P 500®.* Has Low current and guaranteed loan rates. Has strong policy value accumulation potential. Income Protection Option (IPO) Full Policy Surrender Penalty Waiver Endorsement <sup>1</sup>	Credits Excess Index Interest based, in part, on three important global indexes: the S&P 500®, EURL STOX 50® and the Hang Seng.* Has Low current and guaranteed loan rates. Has strong policy value accumulation potential. Income Protection Option (IPO) Full Policy Surrender Penalty Waiver Endorsement <sup>1</sup>	Accelerated Death Benefit Endorsement for terminal illness <sup>2</sup> Income Protection Option (IPO) Conversion Option TOP and TOP Plus (Not available on Trendsetter Super 10 or YRT) Multi-policy Discounts	Terminal Illness Accelerated Death Benefit Endorsement <sup>2</sup> Income Protection Option Conversion Option TOP and TOP Plus (Not available on Trendsetter Express 10)	Chronic Illness Accelerated Death Benefit <sup>1</sup> Critical Illness Accelerated Death Benefit <sup>2</sup> Terminal Illness Accelerated Death Benefit <sup>2</sup> Income Protection Option Conversion Option TOP and TOP Plus (Not available on Trendsetter LB 10)	Loans available on the Cash Value. Terminal Illness Accelerated Death Benefit Endorsement	Built in return of premium benefit, one set of rates, liberal height/weight guidelines, 48 hour jet issue guarantee.
Additional Information	Surrender charges decreasing over 20 years. Conversion is NOT allowed to this product. Face increases are not allowed.	Surrender charges decreasing over 20 years Face increases are not allowed.	Surrender charges apply in policy years 1-14. Surrender charge capped at target premium for policies with 1035 exchange.	Surrender Charge Period: The first 10 policy years and ten years from the date of any Face Amount increase. Loan Availability: After the free-look period ends	Surrender Charge Period: The first 10 policy years and ten years from the date of any Face Amount increase. Loan Availability: After the free-look period ends				Partial surrenders or withdrawals are not allowed. Will only be underwritten as Standard or Substandard. \$30 commissionable Annual Policy Fee.	Dismemberment protection, non-medical underwriting, may be sold through the mail, policies mailed directly to policyholder.

<sup>1</sup> Subject to minimum funding requirements.

<sup>2</sup> Subject to state availability.

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Please read the full disclaimer in the Freedom Global IUL II<sup>SM</sup> policy regarding the Hang Seng Index in relation to the policy.

\*\* Benefits advanced under this option may be taxable

\*\*\*After the no-lapse period or if the cumulative Minimum Monthly No-Lapse Premium requirements are not met, then fluctuations in interest rates and/or policy charges may require the payment of additional premiums to keep the policy in force. Guarantees are based on the claims paying ability of TLIC.

This brochure is intended only to highlight the products. Product specifications may vary, and these products and/or features may not be available in all jurisdictions. Contact Transamerica Life Insurance Company for the additional product details.