



PRODUCER REFERENCE GUIDE

TRENDSETTER® SERIES

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, Trendsetter® Express, 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 all three Trendsetter products, as well as offer some suggestions on how to approach selling the portfolio.

Portfolio Overview

Product Features

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

¹Not available on Trendsetter Super 10, Trendsetter Express 10, 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 and Trendsetter Express 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.

Rate Bands

	Trendsetter Super	Trendsetter Express	Trendsetter LB
Band 1	\$25,000 – \$99,999	\$25,000 – \$99,999	\$25,000 – \$99,999
Band 2	\$100,000 – \$249,999	\$100,000 – \$249,999	\$100,000 – \$249,999
Band 3	\$250,000 – \$499,999	\$250,000 – \$499,999	\$250,000 – \$499,999
Band 4	\$500,000 – \$999,999	\$500,000 – \$999,999	\$500,000 – \$999,999
Band 5	\$1,000,000+	N/A	N/A

Product Options and Endorsements

	Trendsetter Super	Trendsetter Express	Trendsetter LB
Income Protection Option (IPO)	X	X	X
Terminal Illness Accelerated Death Benefit	Lesser of \$250,000 or 75% of face amount	Lesser of \$500,000 or 100% of face amount	Lesser of \$500,000 or 100% of face amount
Chronic Illness Accelerated Death Benefit	N/A	N/A	Lesser of \$500,000 or 90% of face amount
Critical Illness Accelerated Death Benefit	N/A	N/A	Lesser of \$500,000 or 90% of face amount
Conversion Option	X	X	X

Product Riders

	Trendsetter Super	Trendsetter Express	Trendsetter LB
Return of Premium (ROP)	Super 20 & 30	N/A	N/A
Monthly Disability Income	N/A	\$300 up to the lesser of \$2,000/mo or 2% of base policy	\$300 up to the lesser of \$2,000/mo or 2% of base policy
Waiver of Premium	X	X	X
Accident Indemnity	X	X	X
Children's Insurance	X	X	X

Trendsetter® LB ADB Comparison*

Here is a brief overview of the Accelerated Death Benefit options available on the Trendsetter LB product:

	Chronic Illness	Critical Illness	Terminal Illness
Benefit Trigger	Inability to perform two of six ADLs or severe cognitive impairment	Suffered a critical health condition or paralysis	Insured has less than 12 months to live
Minimum Benefit	\$1,000 per year	\$2,500	\$5,000
Maximum Benefit	Lesser of \$500,000 or 90% of face amount	Lesser of \$500,000 or 90% of face amount	Lesser of \$500,000 or 100% of face amount
Maximum Face Amount Acceleration	24% per year	90%	100%
In-force Requirement	2 years	30 days	N/A

Note: ADLs are “Activities of Daily Living,” and those activities are eating, bathing, dressing, continence, toileting and transferring.

How ADBs Are Determined

The factors that are taken into account for chronic, critical and terminal illness benefits when determining the payout amount are:

- The amount of the policy face amount accelerated and the future premiums that would be due.
- The Company’s assessment of the life expectancy of the insured, which is based on age and overall medical condition at time of claim.
- Accelerated benefit interest rate in effect (used to determine the present value of future benefits and premiums).
- Any administrative fees assessed.
- The death benefit is reduced based on the factors above to arrive at the final payout amount. Therefore, the more severe/life threatening an insured’s condition, the shorter his or her life expectancy and the more benefit the policy owner will receive.

How ADB Claims Are Processed

1. Policy owner must submit a notice of claim.
2. Claims area will set up a pending claim record.
3. Claims area will send out applicable claim kit that includes a letter, a form with request for APS, a copy of the ADB disclosure statement, a HIPAA notice and a W-9 form.
4. Policy owner returns claim form and must provide satisfactory proof of the insured’s terminal, chronic or critical illness.
5. Claims will evaluate whether the proof is satisfactory and, if so, will send to the Medical Department to determine the life expectancy of insured.
6. Claims will request a quote from Actuarial based on life expectancy and send to policy owner.
7. If policy owner consents to claim amount, we will process the claim check and send to policy owner with a statement reflecting the reduced life insurance coverage after the ADB payment.

Different ADB Forms for Each Product

All three products use the same base APA 40 application but the ADB forms differ:

- Trendsetter Super requires DIS 95-197*
- Trendsetter Express requires ACC-DISC 0212
- Trendsetter LB requires ACC-DISC TL19

*May vary by state.

Things to Consider When Selling the Trendsetter® Portfolio

How much coverage does the client need?

- If \$1,000,000 or more = **Trendsetter Super**
- If less than \$1,000,000 = **Trendsetter Express** or **Trendsetter LB** can be considered in addition to **Trendsetter Super**

Is non-med underwriting important to them?

- If yes, and they need less than \$100,000 in coverage, **Trendsetter Super** may be a good, economical choice for them
- If yes, and they want higher amounts of coverage, they might like the non-med underwriting options of up to \$249,999 available on **Trendsetter Express** or **Trendsetter LB**

Do they want enhanced protection against a chronic, critical or terminal illness?

- If they only want terminal illness coverage, all three products have Accelerated Death Benefits (ADB) for terminal illness, although **Trendsetter Express**, and **Trendsetter LB**'s Terminal Illness ADB provides a greater percentage of face amount acceleration than **Trendsetter Super**'s ADB
- If they want protection against a critical or chronic illness too, then **Trendsetter LB** could be the right choice for them

For Example:

If this is important to the client:	Then consider this Trendsetter policy:
The client wants \$1,000,000 or more in coverage	Trendsetter Super
The client wants a simple process for getting coverage that doesn't involve a medical exam or bloodwork	Trendsetter Super up to \$99,999 Trendsetter Express up to \$249,999 Trendsetter LB up to \$249,999
The client wants extra protection in the event of a serious illness and wants to be able to access their death benefit early for medical or healthcare expenses	Trendsetter LB provides the ability to accelerate a portion of the policy face amount if insured is diagnosed with a qualifying chronic, critical or terminal illness
The client wants the flexibility to get their money back at the end of their initial level premium period	Trendsetter Super offers a Return of Premium (ROP) rider on 20- and 30-year policies that allows the insured to get back all of their eligible premiums
The client worries that they may need additional income if they become disabled	Trendsetter Express and Trendsetter LB offer a Monthly Disability Income (MDI) rider that acts like disability insurance, providing a monthly income during the time the insured is unable to work because of a qualifying disability

Trendsetter Marketing Materials

Producer Materials

- Trendsetter Super Agent Guide (81385 0512)
- Trendsetter Super Spec Sheet (64066 0512)
- Trendsetter Express Agent Guide (81445 0512)
- Trendsetter Express Spec Sheet (81525 0512)
- Trendsetter LB Agent Guide (82206 0712)
- Trendsetter LB Spec Sheet (82085 0612)

Client Materials

- Trendsetter Series Product Overview (64853 0512)
- Trendsetter Super Product Overview (81305 0512)
- Trendsetter LB Product Overview (81326 0812)

**For more information on the Trendsetter Series portfolio of term products,
please contact your Transamerica Sales Support Team today.**

The Trendsetter® Super Series (Policy Form Nos. 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107), Trendsetter® Express (Policy Form No. ICC12 TL18 or TL18) and Trendsetter® LB (Policy Form No. TL19) are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids IA 52499. **Premiums increase annually 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.

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