



# TRENDSETTER® SUPER SERIES

YRT, 10, 15, 20, 25, AND 30 YEAR TERM

## Product Specifications

### POLICY TYPE

Trendsetter® Super Series offers Term Life insurance to age 105. The Trendsetter® Super offers YRT (to age 95), 10, 15, 20, 25, and 30 year level premium term life insurance policies with age nearest birthday issue ages and competitive underwriting classes and premiums.

### APPLICATION

APA40 1008T (may vary by state)

### ISSUE LIMITS

- Minimum Face \$25,000
  - \$25,000 Only available for Band 1 Standard Non-Smoker and Standard Smoker.
  - \$100,00 for Preferred Plus, Preferred Non-Smoker, Preferred Smoker, and Standard Preferred
- YRT Minimum \$100,000

### ISSUE AGES Age Nearest Birthday

Minimum Issue Age: 18

YRT: 18–80

#### Band 1

	S	/ NS	/ WA
Term 10:	80	/ 80	/ 70
Term 15:	70	/ 75	/ 65
Term 20:	65	/ 65	/ 60
Term 25:	55	/ 60	/ 55
Term 30:	45	/ 50	/ 50 (45 for smokers)

#### Bands 2–5

	S	/ NS	/ WA
Term 10:	80	/ 80	/ 70
Term 15:	73	/ 78	/ 65
Term 20:	65	/ 70	/ 60
Term 25:	60	/ 65	/ 55
Term 30:	53	/ 58	/ 50

### UNDERWRITING CLASSES

- Preferred Plus (PP)
- Preferred Nonsmoker (PNS)
- Preferred Smoker (PS)
- Standard Plus (SP)
- Standard Nonsmoker (SNS)
- Standard Smoker (SS)

### PREMIUM AND RATE GUARANTEE

Premiums are guaranteed level for the initial level premium period selected, then increase annually thereafter to age 105. (YRT has annually increasing premiums with premiums guaranteed for the first five years.)

### ANNUAL POLICY FEE

- YRT: \$70 Fully Commissionable
- Band 1: \$60 Fully Commissionable
- Bands 2–5: \$30 Fully Commissionable

### RIDERS

- Accident Indemnity Rider<sup>2</sup>
- Children's Insurance Rider<sup>2</sup>
- Waiver of Premium Rider<sup>2</sup>
- Return of Premium Rider<sup>3</sup>

### OPTIONS/ENDORSEMENTS

- Accelerated Death Benefit<sup>1</sup>
- Income Protection Option

### CONVERSION

- Conversions are available to the earlier of the end of the initial level premium period or insured's 70th birthday (75th birthday for Preferred Plus)
- Conversions are available to a designated permanent life insurance policy that is made available by Transamerica Life Insurance Company at the time of the exchange

### FEATURES

- Extended issue ages
- Policy fee waived on secondary policies for same insured if contracts are issued simultaneously
- Rate band break on multiple policies for same insured if contracts are issued simultaneously
- Banded premiums for more competitive pricing on large cases
- Advanced Premium Discount<sup>4</sup>
- Commissions paid on policy fees

<sup>1</sup> Not available in all jurisdictions. Benefits advanced under this option may be taxable.

<sup>2</sup> Not available on UU risk class.

<sup>3</sup> 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. This rider is only available at issue and is not available if the base policy has Waiver of Premium.

<sup>4</sup> Interest credited by Transamerica to premium paid under the Advanced Premium Agreement is taxable and will be reported annually to the IRS in a Form 1009-INT if in excess of \$10

Trendsetter® Super Series are term life insurance policies issued by Transamerica Life Insurance Company, Cedar Rapids IA 52499 (Policy Form Nos. 1-322 11-107, 1-306 11-107, 1-305 11-107, 1-304 11-107, 1-303 11-107, and 1-334 11-107). **Premiums increase annually for Trendsetter Super YRT, and 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 forms and numbers may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.