

PROTECT THE ONES YOU LOVE

**TRENDSETTER® LB (LIVING BENEFITS)
TERM LIFE INSURANCE**



As you prepare for your future, costs stemming from chronic diseases like cancer, diabetes, or Alzheimer's could be among the biggest you face.

Achieving the financial future you and your family deserve starts with understanding how Wealth + HealthSM impacts your quality of life. Consider how future healthcare costs may impact your long-term financial picture, and remember that certain types of life insurance can help provide the protection you and your family need to remain confident in your financial future.

TERM LIFE INSURANCE: PART OF A SOLID FINANCIAL FOUNDATION

Term life insurance is a cost-effective way to help provide financial protection for your family if you pass away unexpectedly. *Trendsetter LB* term life insurance also offers early access to policy benefits if you're diagnosed with a qualifying chronic, critical, or terminal illness — even if you already have health insurance or Medicare.

Use your benefits however you choose. You can:

- Pay bills like a mortgage
- Replace lost income
- Help pay for care
- Cover medical expenses
- Fund in-home care or facility needs

\$3.5 Trillion

Chronic diseases are leading drivers of the nation's ballooning healthcare costs.¹



TRANSAMERICA®
Insurance / Investments / Retirement



The difference of *Trendsetter LB*

- *Trendsetter LB* policies offer coverage from \$25,000 to \$2 million
- You may be eligible for up to \$249,999 in coverage without taking a medical exam²
- Initial term periods of 10, 15, 20, 25, and 30 years

THE TRANSAMERICA ADVANTAGE

People want to live long, healthy lives with the financial means to do so. They're concerned about healthcare costs, retirement readiness, and protecting their family's quality of life. We're committed to helping you plan for every part of that future — because a secure financial strategy is about more than dollars and cents. After all, what good is wealth if you're not healthy enough to enjoy it?



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Don't fear the unexpected. Prepare for it.



Visit: transamerica.com

¹"About Chronic Diseases," Center for Disease Control and Prevention, 2019.

²The \$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 risk class on a non-med basis. Non-med requirements include the application, non-medical application supplement (part 2), MIB, Script Check, and possible PHI and/or APS.

Benefits provided through the critical, chronic and terminal illness accelerated death benefit riders are subject to certain limitations and exclusions. The actual benefit paid to the policy owner will be less than the amount that is accelerated because the amount is discounted to reflect early payment of the policy's death benefit. Administrative fees per request apply. Amounts payable under the critical and chronic illness riders 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. Riders should not be the sole basis to purchase any life insurance policy. Benefits paid under accelerated death benefit riders, will reduce the life insurance policy's death benefit and policy value. Consideration should be given to whether life insurance needs would still be met if rider benefits are paid out in full.

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 a Transamerica agent.

Trendsetter® LB is term life insurance issued by Transamerica Life Insurance Company, Cedar Rapids, IA 52499. Policy Form No. ICC16 TL23 or TL23. **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.